

2016

Missouri

# Medical Professional Liability Insurance Report

Statistics Section

November 2017



DIFP

## Other Publications

### Available from the Missouri Department of Insurance, Financial Institutions & Professional Registration

The following reports are also available:

- *Missouri Market Share Report*
- *Missouri Real Estate Malpractice (Closed Claim Report)*
- *Missouri Legal Malpractice (Closed Claim Report)*
- *Missouri Products Liability (Closed Claim Report)*
- *Missouri Medical Malpractice Insurance Report*
- *Missouri Health Maintenance Organization Report*
- *Missouri Life, Accident & Health Supplement Report*
- *Missouri Property and Casualty Supplement Report*
- *Missouri Commercial Liability Report*
- *Missouri Mortgage Guaranty Report*
- *Missouri Uninsured Automobile Report*

**Databases:** *for data requests, contact the Statistics Section at 573-751-3163. Some data are available for a fee.*

- *Medicare Supplement Experience Data*
- *Property and Casualty Supplement Data*
- *Missouri Zip Code data for homeowners/ dwelling fire, farmowners (dwelling only, mobile home, earthquake, and private passenger automobile insurance.*

Many reports, including this complaint report, are available at no cost on the DIFP website, at <http://insurance.mo.gov/reports/> For paper copies, inquire with the Statistics Section at the above number.

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## Executive Summary

### Data Sources

This report is based upon data provided by insurers and self-insured hospitals to the Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP). These data include open and closed claims that insurance companies and self-insured hospitals are required to report under Section 383.105 RSMo. The DIFP makes every possible effort to make sure these data are accurate and complete. However, the accuracy of this report depends largely upon the accuracy of the data filed by insurers and self-insured hospitals.

Additional information is derived from the Missouri “supplement to the annual statement” (see <http://insurance.mo.gov/reports/suppdata>). These data contain information about market segment, volume of business, market share, losses and expenses.

### Format of Report

Historically, the DIFP data consisted of one record for each claim. In many instances, a single injury will produce multiple defendants. In addition, a single defendant may have multiple insurance coverages implicated in a single claim (for example, basic and excess policies), and each coverage counted as a single claim. For purposes of this report, all individual claims are aggregated for each plaintiff / injured party, as well as for each health care provider implicated in a liability action.

The scenario in the following table illustrates how a single legal action spawns 6 claims, even though there are only three defendants. As aggregation on a *per claimant* and a *per defendant* basis is much more meaningful than the traditional *per claim* aggregation, the latter has been dropped from the report. Individuals interested in the traditional claim counts should contact the department.

Comparison of Claimant, Defendant and Claim					
Claimant	Count	Defendants	Count	Claims	Count
An individual brings a claim against a physician, a radiologist, and a hospital, all of whom are alleged to have contributed to a given injury or related injuries	1	Physician	1	Physician's primary carrier reports a claim	1
				Physician's excess carrier reports a claim	1
		Radiologist	1	Original claim against a radiologist is closed due to inactivity	1
				The claim against the radiologist is subsequently reopened due to the filing of a lawsuit	1
		Hospital	1	Hospital reports a claim against its self-insured funds	1
				Hospital's excess carrier reports a claim	1
<b>Total</b>	<b>1</b>		<b>3</b>		<b>6</b>

## Highlights

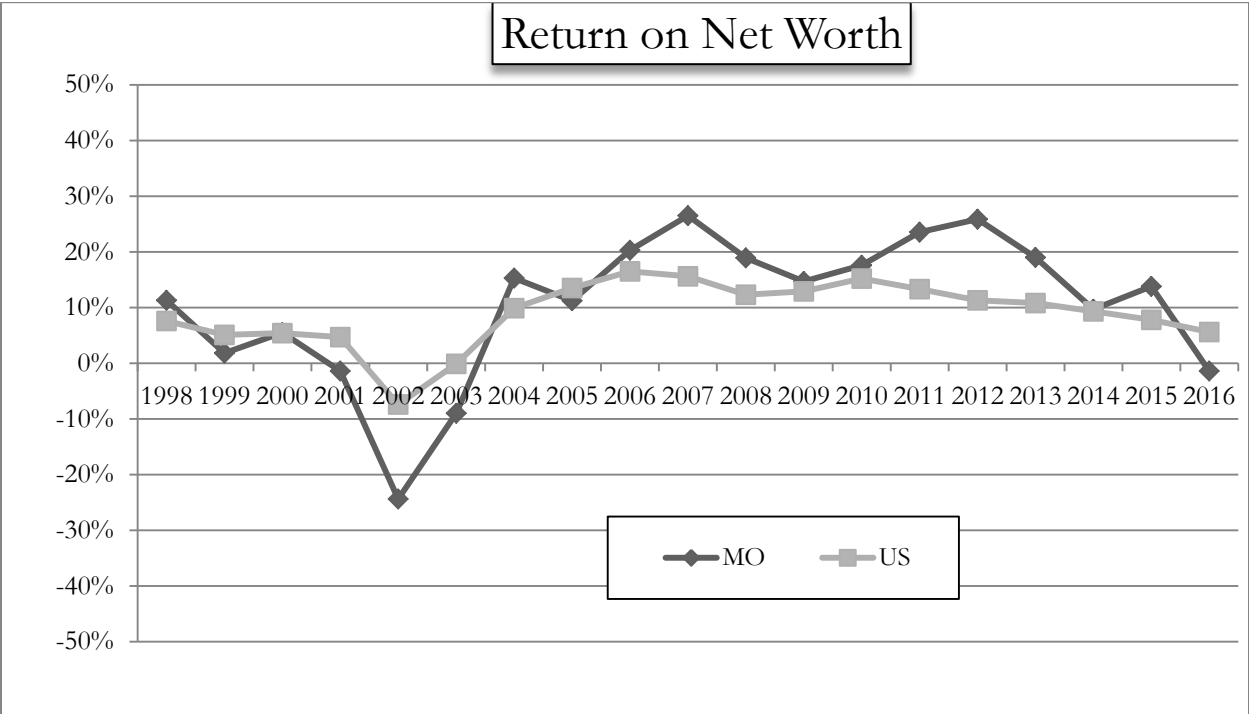
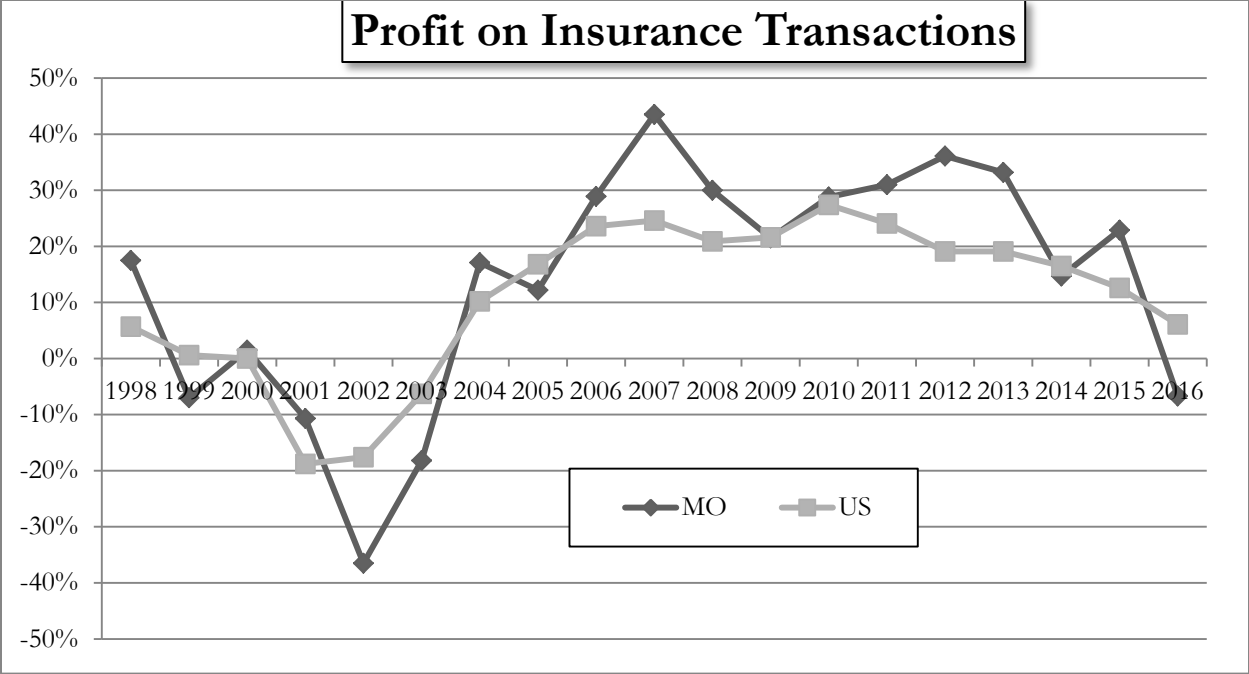
Data for physicians and surgeons, hospitals and other medical care providers are summarized in this report. The category of “other medical care providers” includes, but is not limited to, dentists, nurses, nursing homes, chiropractors, pharmacies, optometrists, podiatrists/chiropractists, clinics, and corporations.

Among the findings of the report are:

■ **Profitability** Medical professional liability insurers returned a loss in Missouri for the first time since 2003. Claims incurred plus loss adjustment and administrative costs amounted to 123 percent of earned premium in 2016. Claims plus costs had also exceeded total premium during seven of the eight years preceding 2004 (see page 6). Nationally, profitability has also been trending downward in recent years.

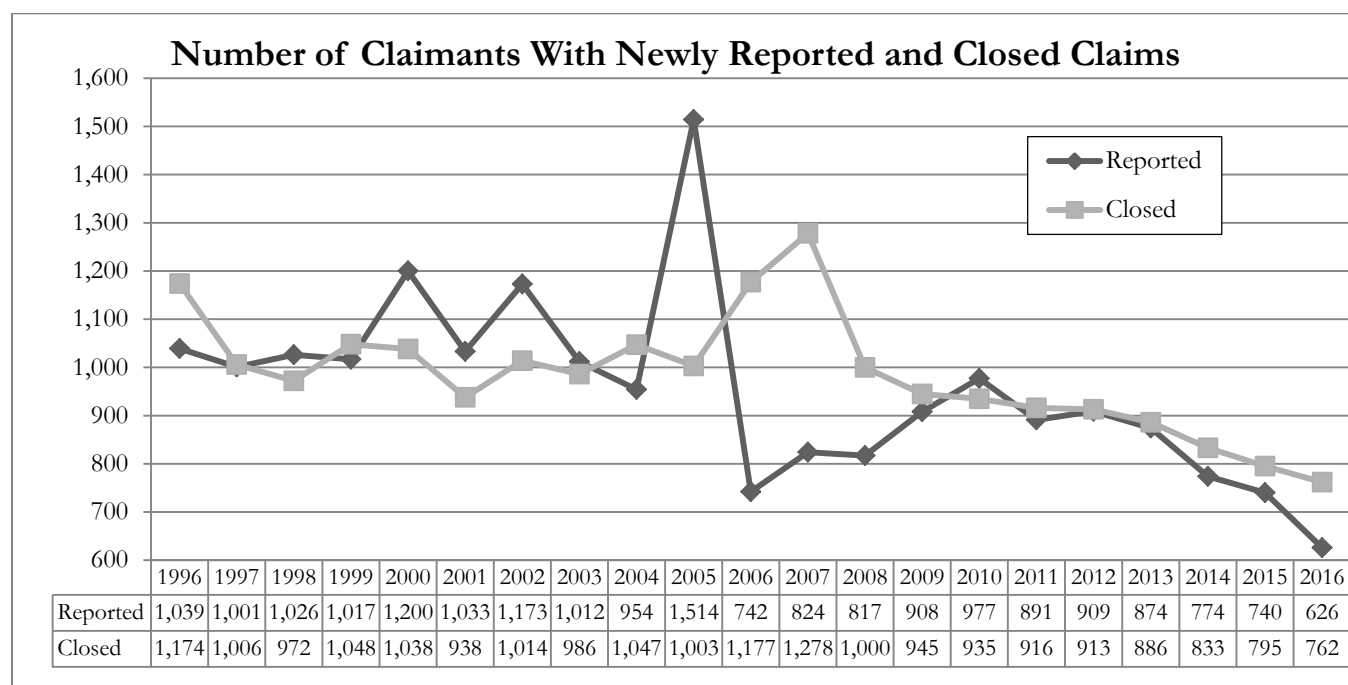
Overall profitability for a line of insurance may be assessed by adjusting Missouri underwriting results to account for expenses and revenues that are not state or line specific, such as investment returns, various unallocated costs, and federal taxes. Estimates produced by DIFP, using the NAIC profitability formula, indicate a decline in profit from 14 to -1.4 percent of net worth between 2015 and 2016 (pages 6-7).

Incurred claims increased from \$26.5 million to \$93.0 million between 2015 and 2016. Defense and adjustment expenses related to settling claims, the largest expense component for medical professional liability insurance aside from claim payments, represent an additional 23 percent of premium (page 6).



## New Incidents Reported and Claims Closed

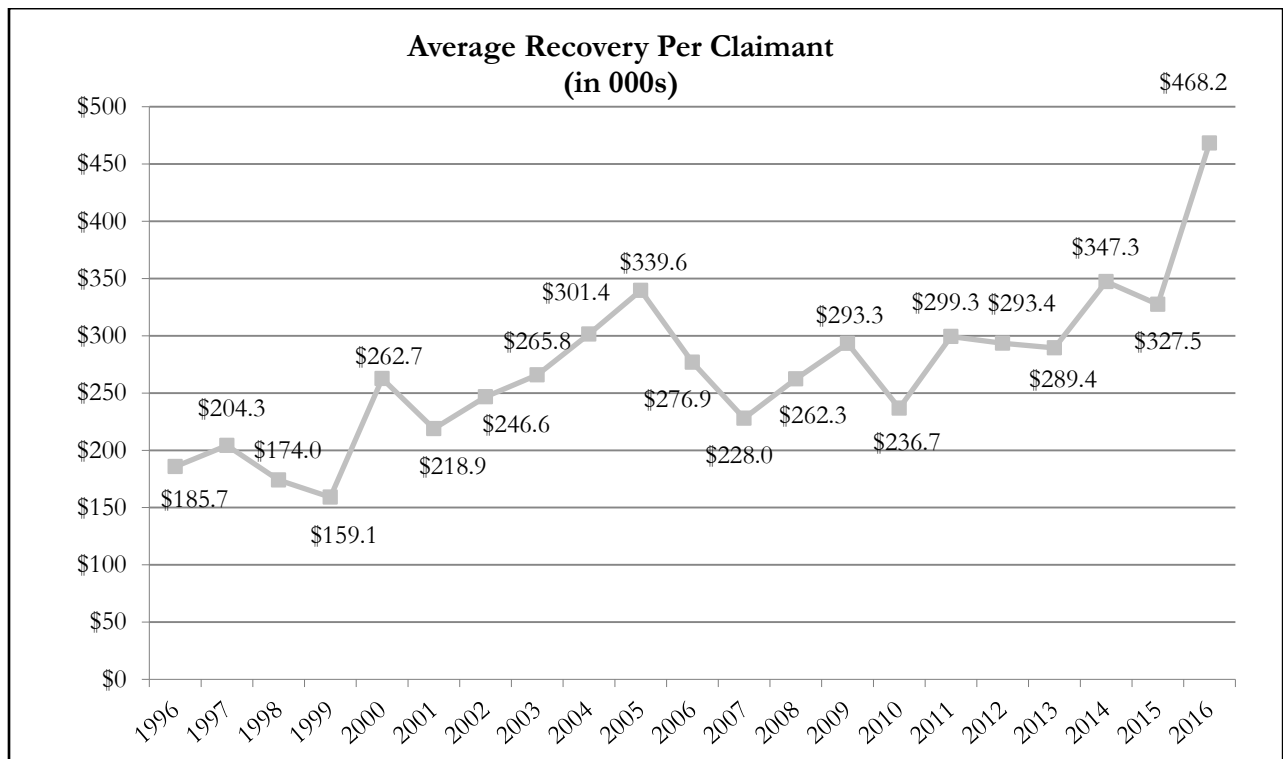
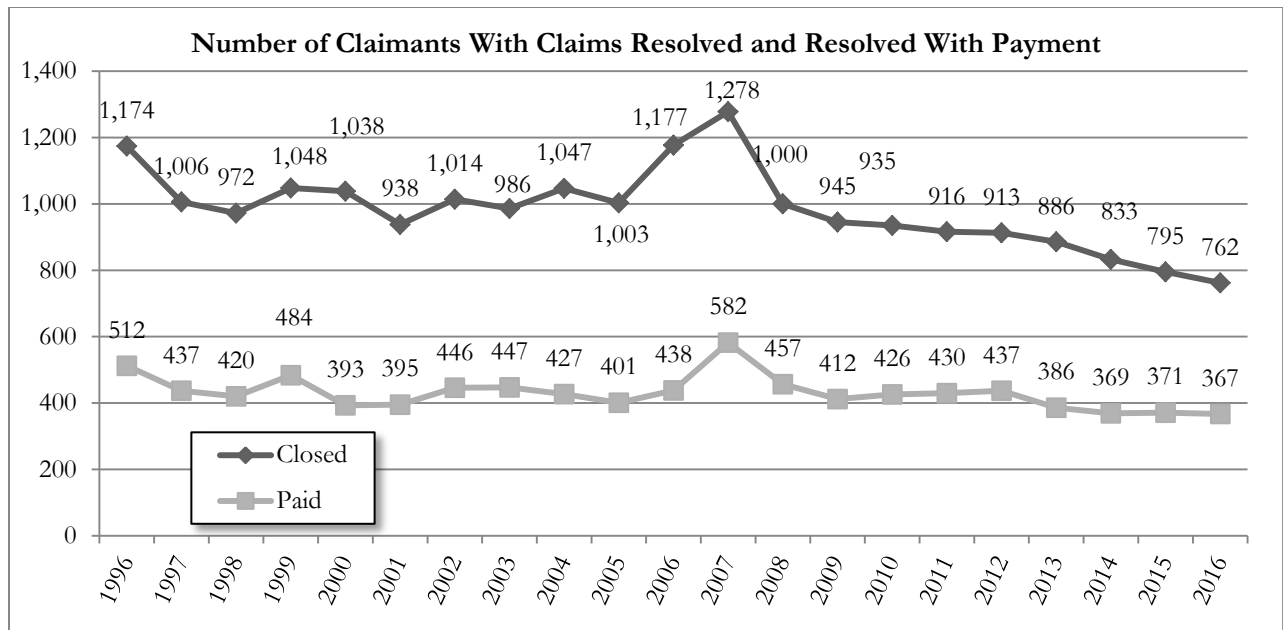
■ After new claims spiked sharply in 2005, newly-opened claims declined substantially in subsequent years. Aside from the anomalous 2005 spike in new claims (a direct result of legal changes implemented in that year), the number of claims reported has declined substantially in recent years, and by 2016 stood at 626.

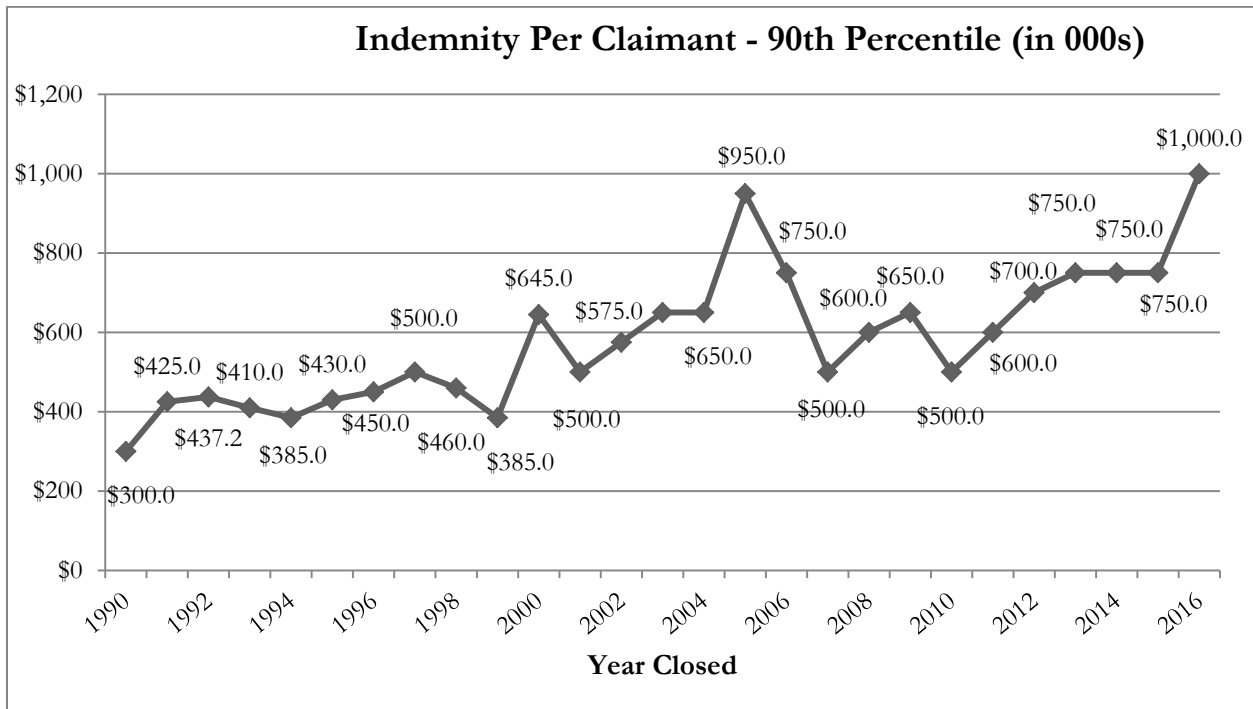
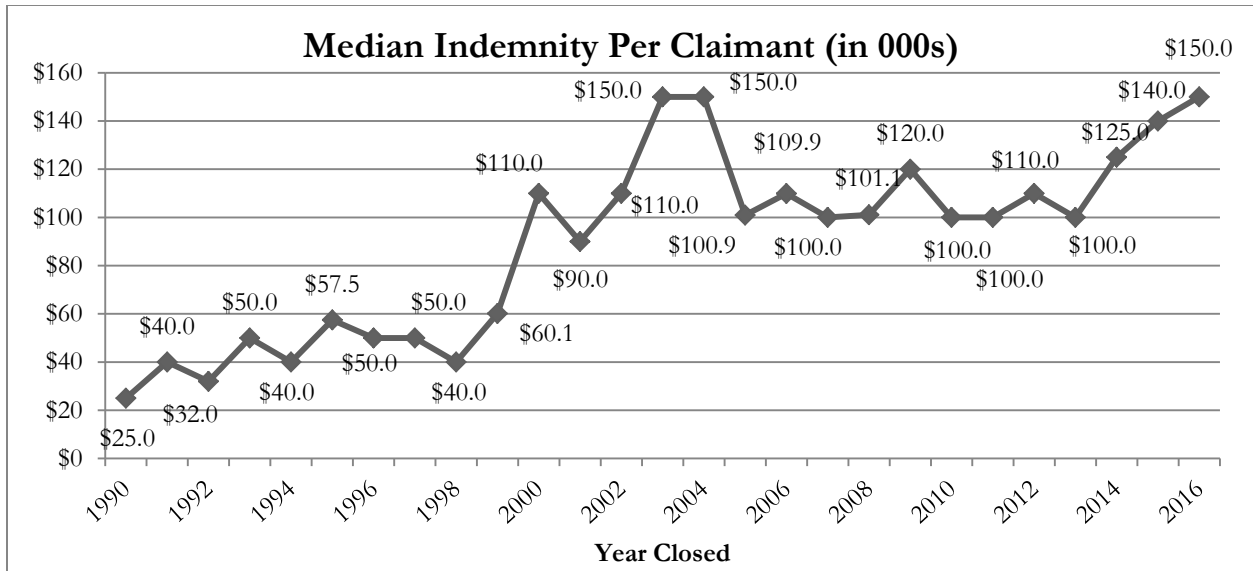


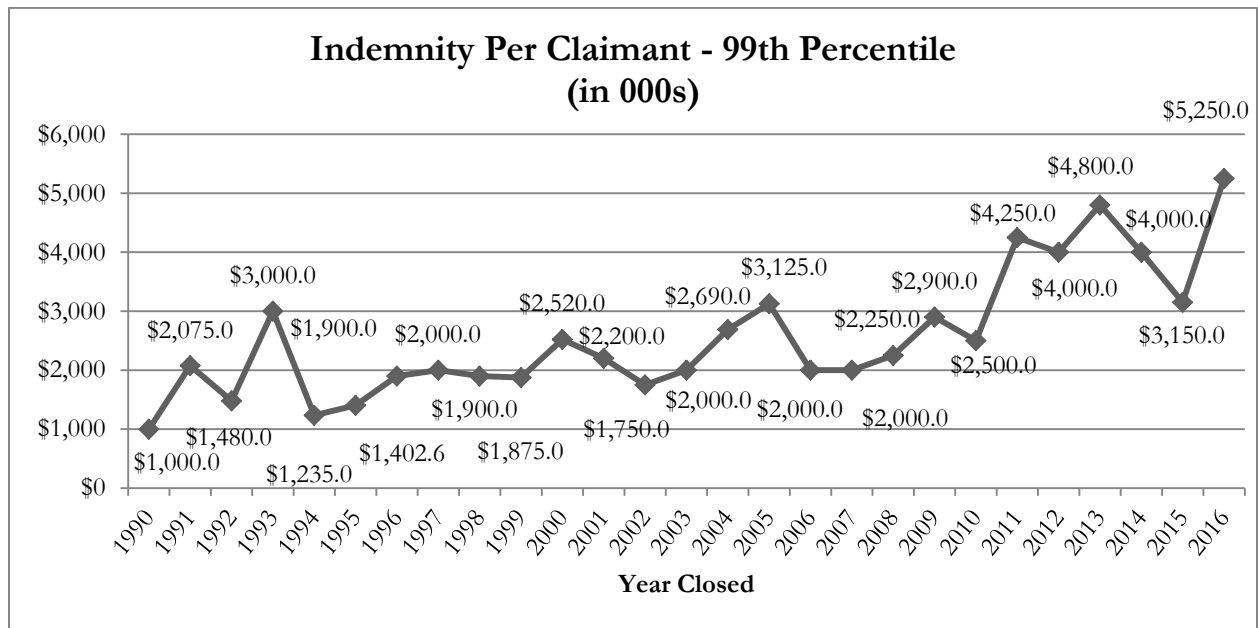
■ After a significant increase in 2007, the number of claimants receiving a recovery subsequently declined. However, the average award per claimant increased significantly between 2015 and 2016, rising from \$327,496 to \$469,228.

The median amount received by each claimant in 2016 stood at \$150,000, up slightly from prior years. Recoveries at the 90<sup>th</sup> and 99<sup>th</sup> percentiles also reached their highest point in the history of DIFP claims data (extending back to 1979).

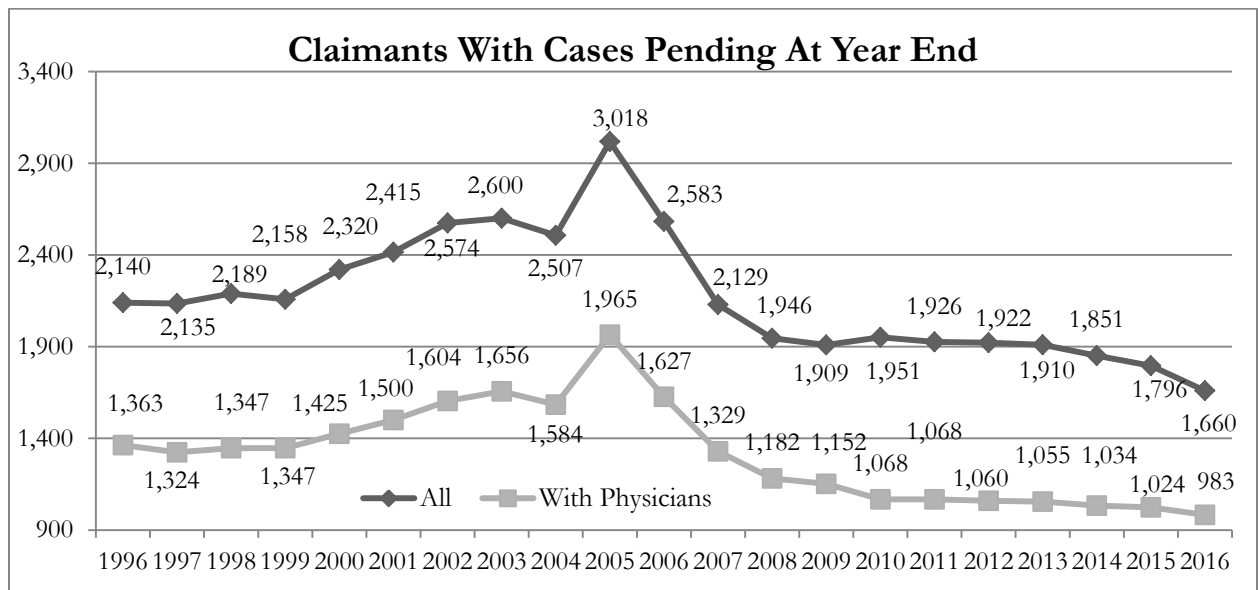








■ The number of claimants with pending actions at the end of a year has declined substantially since 2005, reaching historic lows.



## Factors Impacting the Price of Medical Professional Liability Insurance

Many factors affect the cost of claims. Until recently, average payments have tended to rise significantly more rapidly than the overall rate of inflation. This report does not undertake a comprehensive, rigorous analysis of various cost factors. Past reports have highlighted inflationary pressures on claim costs. The economic component of indemnity payments consists primarily of lost wages and incurred medical costs, both of which have tended to increase more rapidly than the general rate of inflation.

No conclusions are presented in this report about possible future trends. Given the large annual fluctuations in average payments, several years of data are necessary to make credible future projections. Even with a sufficient time series, analyses are difficult when costs are impacted by moving and contrary forces. The difficulty is augmented by the significant changes that have occurred in Missouri's tort environment, such that prior trends may no longer be operative, and possible emerging new trends are too recent to provide a credible basis for projections. For example, several significant changes occurred with respect to the tort environment over the last decade. Prior to 2002, a single inflation-adjusted cap limited the amount each plaintiff could recover for non-economic damages in a medical liability action. In January of 2002, the Missouri Court of Appeals, Eastern District, ruled that the cap could be "stacked" across defendants or applied separately to each discrete act of malpractice from a single individual (**Scott vs. SSM Healthcare**). In 2005, the legislature lowered the cap to a non-inflation-adjusted amount of \$350,000, and applied it to total recovery from all defendants party to a single liability action. More recently, the Missouri Supreme Court ruled that the cap on non-economic damages was an unconstitutional infringement on the right to a jury trial (**Watts vs. Cox**). In 2015, the MO legislature enacted new caps. For more minor injuries, caps were set at \$400,000. Injuries defined as catastrophic were subject to a higher cap of \$700,000. Both caps are annually adjusted by a constant rate of 1.7 percent. For 2017, the caps stood at \$413,716 and \$724,002.

## Nature and Substance of Allegations and Health Outcomes

Allegation and health outcome data are derived from the narrative of events alleged to have caused an injury that are submitted with each claim form. Narratives are coded according to taxonomies developed by the DIFP. Every effort was made to code each occurrence according to the most proximate cause of the alleged medical injury, rather than the actions of defendants whose involvement was less central. For example, if an individual received an unintentional cut during surgery, which subsequently led to an undiagnosed infection, the case would be coded as “cut, puncture or tear during surgery.” To date, the DIFP has coded over 13,000 medical professional liability actions extending back to 2004.

Following the categories of the National Practitioner Data Bank (NPDB), allegations are grouped into the following eight categories:

Adverse Outcomes by Medical Category Closed Occurrences, 2004-2016 Percent			
Category of Alleged Medical Error	Occurrences	Paid Occurrences	% Total Payments
Surgery	31.1%	29.9%	29.8%
Non-surgical Treatment	19.7%	18.6%	15.2%
Diagnosis	17.6%	18.0%	24.3%
Patient Safety / Ethics	13.3%	14.5%	6.0%
Medication	8.9%	8.8%	5.1%
Pregnancy & childbirth	6.0%	6.6%	16.6%
Anesthesia	1.8%	1.6%	1.9%
IV & Blood Products	1.5%	1.9%	1.0%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Across all categories, just a few general types of allegations accounted for more than 85 percent of cases. Interestingly, injuries unrelated to medical treatment were among the largest sources of claims, with over 1,500 claimants seeking compensation for falls on hospital grounds, assaults from medical staff or other patients, and injuries during transport, among other causes. Over the period 2004-2016, insurers paid out \$126 million as a result of such claims. Pregnancy and birth-related claims accounted for 6 percent of all claims, but nearly 16 percent of total claim payments. Injuries sustained during surgery or non-surgical treatment also account for a high volume of cases. Among this class of injuries, the most common was *unintentional cut or tear* during the procedure (1,363 cases). Additional types of injuries of this class include cardiovascular side-effects, such as heart attack, stroke, or embolism; or respiratory side-effect (616 cases), and an assortment of other types of less-defined injuries (561, classed as “Other injury during or as a result of procedure”).

This category excludes other specific types of injuries, such as retained surgical materials (316 cases), and surgeries or other procedures performed on the wrong patient or the wrong body part (140 cases). Claims involving misdiagnoses and other diagnostic issues (excluding physical injuries incurred during a diagnostic test) accounted for 2,412 cases and \$481 million in payments since 2004.

The following tables include only the broadest classifications of alleged medical errors. Much more detailed tables are included in the body of the report.

<b>Allegation Categories</b> <b>Medical Professional Liability Closed Claims, 2004-2016</b>				
<b>Allegation Type</b>	<b>Claimants</b>	<b>Claimants Receiving Payment</b>	<b>Average Payment</b>	<b>Average Injury Severity (1-9 Scale)</b>
Diagnostic Errors	2,412	1,136	\$423,067	6.4
Patient Safety (falls, facility elopement, etc.)	1,538	888	\$141,188	5.0
Cut, puncture or tear during procedure	1,363	689	\$269,358	4.9
Post-treatment infection	1,070	442	\$271,229	5.8
Pregnancy & Childbirth	824	413	\$801,239	6.6
Inefficacious treatment	723	257	\$225,033	4.8
Adverse reaction to correct medication and dose	680	182	\$217,242	5.1
Medication Error (wrong med, wrong dose)	648	464	\$202,360	4.5
Cardiovascular / respiratory complication	616	300	\$516,146	7.2
Improper use of equipment / equipment failure	575	258	\$247,100	4.7
Other injury during or as a result of procedure	561	215	\$299,786	4.5
Denial of care / patient abandonment*	421	48	\$348,614	3.6
Foreign body retained	316	182	\$118,755	3.8
Ethical / legal misconduct	270	105	\$85,625	1.2
Non-administration of necessary care	206	92	\$314,534	6.3
Informed consent / unnecessary procedure	196	66	\$243,996	4.3
Other problem with surgical site	149	61	\$474,350	4.8
Wrong patient / body part	140	101	\$216,844	4.4
Delay in treatment	58	24	\$466,459	6.4
Communication failure	58	14	\$239,464	5.9
Inappropriate handling of biological material	51	42	\$162,749	5.4
Unknown	1,077	354	\$238,292	4.9

\*Many patient abandonment cases arise from the incarcerated population, and involve allegations of civil rights violations and deliberate denial of necessary medical care.

Among all diagnostic-related cases (most of which involve either misdiagnoses or failure to diagnose), most involved cancers of various forms (593 cases), of which the most common was breast cancer (127 cases). This category was followed by heart conditions (222 cases), fractures (179 cases), digestive disorder (176 cases) and strokes (154 cases) comprising the top 5. Diagnosing a healthy patient with a condition was the 7<sup>th</sup> most common diagnostic error, with 73 cases during the period.

#### Diagnostic-Related Claims, 2004-2016

##### By Medical Condition

Infectious / Non-infectious Condition Indicator	Medical Condition	Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
NI	All Cancer	593	278	\$407,291	7.5
NI	Heart Condition	222	119	\$434,671	7.9
NI	Fracture	179	55	\$129,101	3.8
NI	Digestive disorders	176	89	\$404,725	5.9
NI	Stroke	154	72	\$599,593	6.6
NI	Embolism/ thrombosis	93	53	\$371,920	7.4
NA	Healthy patient misdiagnosed with	73	30	\$131,872	3.5
NI	Hematoma / aneurysm	60	36	\$512,059	8.0
NI	Traumatic injury to internal organs	60	30	\$384,083	7.1
I	Respiratory infections	53	27	\$266,241	6.6
NI	Spine / spinal cord disorder (not	48	18	\$834,519	5.8
I	Meningitis, encephalitis, and central	43	27	\$1,012,700	7.8
NI	Spinal injury	41	15	\$1,202,456	6.2
NI	Injury to tendons or muscle	37	9	\$89,258	4.3
NI	Diseases of the genitourinary system	31	17	\$487,206	6.3
NI	Diseases of the reproductive system	28	13	\$220,481	5.0
I	Digestive disorders	26	9	\$64,167	4.9
NI	Endocrine, nutritional, and metabolic	24	15	\$486,622	7.6
NI	Visual condition	22	13	\$477,007	5.9
NI	Musculoskeletal disorder order- excluding	21	6	\$615,000	4.2
NI	Blood and immune disorders	15	9	\$599,352	6.9
NI	Diabetes	13	8	\$344,387	6.3
NI	Compartment syndrome	12	9	\$256,666	5.3
I	Sepsis	12	9	\$542,722	7.4
I	Heart Condition	11	5	\$377,000	8.5
<b>Top 25</b>		<b>2047</b>	<b>971</b>	<b>\$431,934</b>	<b>6.4</b>
<b>All Diagnostic</b>		<b>2,402</b>	<b>1,123</b>	<b>\$429,565</b>	<b>6.5</b>

Additional tables display data on the most common initial conditions ultimately leading to a claim.

## Patient Outcomes

The final tables in Section VIII display data on health outcomes attributable to an alleged error. As would be expected, the most severe injuries are associated with the highest payouts. The following table includes all outcomes for which the average indemnity amount exceeded \$500,000. Almost all injuries in this category entail significant life-long impairment, such as significant neurological or spinal injury, loss of limb or organ function, or loss of vision or hearing.

Medical Outcomes, 2004-2016 With Average Payment > \$500,000				
Outcome	No. of Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
Quadriplegia	44	31	\$1,995,223	8.0
Cerebral palsy	58	43	\$1,917,043	7.7
Paraplegia	111	69	\$1,370,599	7.0
Cognitive or neurological deficit	540	277	\$1,133,198	6.3
Full - loss of vision	45	24	\$1,063,153	6.7
Full - loss of hearing	2	2	\$1,037,500	6.0
Progression - meningitis	11	7	\$1,025,429	6.1
Progression - encephalitis	2	1	\$1,025,000	6.5
Coma	10	5	\$930,000	5.7
Hemiplegia	21	10	\$840,000	6.8
Contraction - meningitis	12	2	\$840,000	4.9
Perm - full loss of organ / organ function	27	17	\$725,993	7.6
Stroke	121	61	\$719,683	6.1
Perm - partial loss of organ / organ	279	86	\$604,735	5.3
Cauda equine syndrome	16	10	\$588,252	5.9
Amputation of two or more limbs	12	7	\$559,769	7.1
Amputation of hands/feet	33	13	\$538,209	5.7
Contraction of sepsis	50	25	\$524,688	7.5
Amputation of one limb	155	84	\$522,056	6.1

Generally, average indemnity closely follows the severity of injury attributable to an alleged medical error. However, in interpreting average payments by injury severity, readers should recognize that cases departing from this pattern may be explicable by other factors. For example, economic damages, or compensation for monetary losses such as additional medical costs and lost



wages, can vary considerably across cases that readers may believe are otherwise comparable. Non-debilitating cases, such as accidental sterilization or cosmetic issues, may entail little or no lost wages or additional medical expense. In these instances, economic damages would be minimal. Indemnity payments would primarily consist of compensation for non-economic injury (pain and suffering, diminished quality of life, loss of consortium, etc). On the other hand, awards for cases involving minimal physical injury can be substantially higher than might be expected. For example, a healthy person misdiagnosed with a terminal cancer would likely be traumatized, perhaps to the point of making life-altering decisions. Even though no *physical* injury has occurred (this case would be coded “1,” or the least severe category on the nine-point injury severity scale), both economic and non-economic damages could be considerable.

Lastly, it is worth emphasizing that the allegation codes represent a claimant’s version of events (as relayed to DIFP by an insurer). In some instances, events can be readily verified by an insurer. For example, concrete outcomes such as retained surgical material or operations on the wrong patient can be known with a high degree of certainty by all parties. However, fundamental facts of a case may be in dispute in many instances. Whether a patient contracted an infection while under care, or whether it was a pre-existing condition, may not be known with certainty by any of the parties involved in a dispute. Readers should exercise a degree of critical judgment when interpreting the data displayed in the allegation tables.

## **New to 2016 Report**

The term “never event” was introduced in 2001 by the National Quality Forum (NQF). Categories of “never events” were later developed in conjunction with the Centers for Medicare and Medicaid Services (CMS). In general, such events are defined as unambiguous, readily quantifiable, and preventable. The occurrence of a never event is indicative of a lapse in expected standards of care or a failure of procedures. The list of never events was expanded in 2011, and includes serious events such as wrong site surgery, surgery on the wrong patient, medication errors, falls, and acts of self-harm among others.

In 2016, the DIFP began coding medial liability claims data according to never event criteria, based on the narratives submitted by insurers with each claim. Due to limitations of the data (as well as the medical expertise of DIFP analysts), such events are divided into “never events” when strict definitional criteria can be reasonably be assessed by the information provided, and “never event-type occurrences” when data are indeterminate with respect to such criteria, or when health outcomes do not meet the injury-severity thresholds required for a strict “never event.” See Section VII for additional explanation.

Never Event Type Occurrences, Claims Closed 2004-2016									
		Never events that include assessment of injury severity where applicable				Never event type occurrence without reference to injury severity			
Event description	Definition includes injury severity	Claims Closed	Claims Closed with Payment	Total Paid	Average Payment	Claims Closed	Claims Closed with Payment	Total Paid	Average Payment
Care management events									
Medication error	Y	244	180	\$59,024,519	\$327,914	539	374	\$61,072,113	\$163,294
Administration of blood products	Y	11	10	\$7,112,000	\$711,200	11	10	\$7,112,000	\$711,200
Maternal death of healthy patient	Y	2	1	\$1,050,000	\$1,050,000	3	2	\$1,058,000	\$529,000
Death of neonate in low risk pregnancy	Y	UK	UK			486	277	\$258,932,708	\$934,775
Falls	Y	570	372	\$59,658,520	\$160,372	837	506	\$66,664,825	\$131,749
Pressure ulcers	Y	254	155	\$36,620,737	\$236,263	313	179	\$37,779,237	\$211,057
Loss of biological specimen	Y					11	7	\$281,248	\$40,178
Problem with follow-up on test results	Y	47	30	\$12,876,449	\$429,215	52	32	\$9,632,449	\$301,014
Product or device events									
Contaminated drugs, devices or biologics	Y	4	3	\$2,625,000	\$875,000	14	6	\$2,755,000	\$459,167
Device misuse/malfunction	Y	76	61	\$25,610,085	\$419,837	120	90	\$28,642,194	\$318,247
Air embolism	Y	19	15	\$7,456,844	\$497,123	19	15	\$7,456,844	\$497,123
Environmental events									
Electric shock	Y	1	1	\$650,000	\$650,000	2	2	\$660,000	\$330,000
Delivery of oxygen or other gas	Y	7	7	\$2,080,000	\$297,143	7	7	\$2,080,000	\$297,143
Burns	Y	23	16	\$1,710,295	\$106,893	62	47	\$2,789,281	\$59,346
Injury restrains / bedrail	Y	4	4	\$1,541,365	\$385,341	4	4	\$1,541,365	\$385,341
Patient protection events									
Discharge of incompetent person	N	17	6	\$1,255,000	\$209,167	17	6	\$1,255,000	\$209,167
Patient Elopement	Y	11	11	\$3,398,155	\$308,923	12	11	\$3,398,155	\$308,923
Suicide / self-harm	Y	48	26	\$7,944,167	\$305,545	48	26	\$7,944,167	\$305,545
Radiological events									

Never Event Type Occurrences, Claims Closed 2004-2016									
		Never events that include assessment of injury severity where applicable				Never event type occurrence without reference to injury severity			
Event description	Definition includes injury severity	Claims Closed	Claims Closed with Payment	Total Paid	Average Payment	Claims Closed	Claims Closed with Payment	Total Paid	Average Payment
Metallic object in MRI	Y	5	4	\$468,077	\$117,019	7	5	\$476,827	\$95,365
<b>Surgical events</b>									
Wrong body part	N	124	91	\$21,616,957	\$237,549	124	91	\$21,616,957	\$237,549
Wrong patient	N	8	6	\$487,000	\$81,167	8	6	\$487,000	\$81,167
Wrong procedure	N	5	5	\$342,500	\$68,500	5	5	\$342,500	\$68,500
Foreign object retained	N	338	198	\$24,528,532	\$123,881	338	198	\$24,528,532	\$123,881
<b>Criminal events</b>									
Sexual abuse/assault	N	55	24	\$2,299,494	\$95,812	55	24	\$2,299,494	\$95,812
Other physical assault	Y	3	3	\$587,499	\$195,833	15	11	\$996,999	\$90,636
<b>Subtotal - Never Events</b>		<b>1,876</b>	<b>1,229</b>	<b>\$280,943,195</b>	<b>\$228,595</b>	<b>3,109</b>	<b>1,941</b>	<b>\$551,802,895</b>	<b>\$284,288</b>
<b>Not a "never event"</b>		<b>12,289</b>	<b>5,171</b>	<b>\$1,727,981,075</b>	<b>\$334,168</b>	<b>11,056</b>	<b>4,459</b>	<b>\$1,457,121,375</b>	<b>\$326,782</b>
<b>% Never Event</b>		<b>13.2%</b>	<b>19.2%</b>	<b>14.0%</b>		<b>21.9%</b>	<b>30.3%</b>	<b>27.5%</b>	

**Other never events excluded:**

1. Intraoperative /postoperative death in an American Society of Anesthesiologists Class 1 patient – records are generally lacking in detail to determine class of patient. This event is therefore excluded entirely.
2. Care ordered by someone impersonating a health care provider – there are no instances of this type of event in the medical liability records
3. Death or serious injury of a neonate in a low-risk pregnancy – Since details of claims are almost always insufficient to identify a “low-risk pregnancy,” all deaths or serious injuries are classed as “never event-type occurrences” rather than “never events.”

## Concepts and Definitions

Every attempt was made to make this report accessible to a broad readership. As such, technical terminology has been avoided where possible. However, readers should familiarize themselves with a few basic insurance terms.

### Premium Written vs. Premium Earned

**Premium Written:** The cost of coverage for the full policy term, reported as of December 31<sup>st</sup> of the year in which a policy is issued, regardless of whether the policy term extends to future years. Written premium for a year includes premium adjustments, such as cancellations and changes in coverage, during the year for policies issued in the prior year.

**Premium Earned:** The dollar amount associated with the portion of the policy term that has elapsed by year-end.

The difference between written and earned premium can be better illustrated by example. Assume a one-year policy is issued on July 1, 2006, at a cost of \$1,000. At the end of the calendar year, the insurer will report \$1,000 of **written** premium on their financial annual statement. However, only half of the policy term will have elapsed at year-end. As such, only \$500, or one-half of the written premium amount, will be reported as **earned** premium. Earned premium is thus the amount of premium corresponding to the coverage actually offered during the year, since at year-end, half of the policy term will provide coverage in the future. For this reason, **earned premium** is the appropriate figure to use for assessing the performance of policy. For example, losses incurred during a reporting period correspond to elapsed coverage, and (obviously) not to coverage that will be extended at some future date.

### Paid Losses vs. Incurred Losses

**Paid Losses:** The amount of claims payments distributed during the year. In many instances, especially for “long tailed” lines such as medical professional liability, paid losses may correspond to claims that were first opened perhaps many years prior to the date of payment. They may also represent payments on structured settlements for claims closed in prior years.

**Incurred Losses:** Paid losses plus the change in loss reserves for the year. Reserves are insurers’ expectations about how much will eventually be paid out on pending claims. Incurred losses include estimates of losses that have been incurred but not yet reported to the insurer (called “incurred but not reported,” or IBNR). Lastly, incurred loss amounts may reflect adjustments to estimates from prior years, since the true cost of a claim will become clearer as time passes.

The amount of **incurred losses** is the measure of underwriting performance in a given year, since paid losses typically represent losses incurred in prior years. However, it is important to stress

that **incurred losses** are *estimates*. The actual amount of total losses incurred during a year won't be known with certainty until many years in the future, when all pending claims are closed.

## **Components of Profitability**

**Loss Ratio:** The ratio of incurred losses to earned premium.

**Loss adjustment expenses:** Defense and cost containment expenses plus adjusting and other expenses. Loss adjustment costs are the most significant expense component for medical liability insurance, and in some years exceeds even the amount of indemnity going to claimants.

**Other Expenses:** Other expenses consist of sales costs, general business expenses, taxes and fees, and dividends.

**Other Revenue and Expenses:** This category includes revenue streams other than premium, losses and expenses, such as investment returns, taxes, and fees. Medical professional liability insurance is a "long tailed" line, meaning that premiums are collected perhaps many years before claims payments will be made. This time lag creates opportunities for significant investment gains, which in turn can partially offset the cost of coverage. Investment returns are thus a significant component of revenue for insurers.

**Profitability:** Insurers are required to annually file a financial statement. This statement contains a "state page," on which is reported claim costs and expenses directly tied to the operations in each state. However, some expenses and revenues, such as federal taxes and investment returns, are not intrinsically tied to state operations, and are reported as national aggregates. To assess true profitability in a state, national expenses and revenues must be allocated to a state in some non-arbitrary manner. The National Association of Insurance Commissioners (NAIC) has developed a widely-accepted profitability formula that performs these allocations. The NAIC figures through 2010 are reproduced in this report. The 2011 figure was calculated by the DIFP in accordance with the NAIC formula.

**Claimants with Claims Reported:** The number of claimants that have initiated a claim with insurers during a year, plus prior claims that are reopened. For claimants with multiple claims, the case is considered opened only for the year the initial claim is filed.

**Claimants with Cases Closed:** The number of cases brought to final settlement during the course of a year. A case is considered closed during the year that the final claim is concluded.

**Claimants Receiving a Payment:** For closed cases, the number of claimants that received and indemnity payment.

**Claimants with Pending Actions:** Total number of claimants with at least one claim unresolved at year end, regardless of when the claim was first reported.

**Average Indemnity:** The average amount paid either to claimants (total claim indemnity / total number of claimants) or the average paid on behalf of defendants (total indemnity / total number of defendants). Average indemnity amounts exclude loss adjustment expenses, such as legal and defense fees.

## **Section I**

### **Historical Trends**

This section contains graphs depicting trends in professional medical liability insurance for:

- All medical providers combined
- Claims involving at least one physician & surgeon
- Claims involving at least one hospital

The tables and graphs are further categorized by:

#### Market Trends

- Licensed and non-admitted premium
- Analysis of carriers
- Profitability
- Historical premium and losses
- Missouri loss ratios
- Number of medical professional liability writers in Missouri

#### Frequency and Severity

- Number of new claims reported to insurers
- Average injury severity of new claims reported to insurers
- Number of closed claims
- Average injury severity of closed claims
- Average indemnity of closed claims
- Average loss adjustment expense of closed claims
- Claim by county of jurisdiction

#### Claim Disposition

- Number of months for paid claims from incident to disposition
- Number of months by injury severity from incident to disposition

Licensed and Non-Admitted Market, 2002-2016

<b>Year</b>	<b>Market Segment</b>	<b>Premium Written</b>	<b>Market Share</b>	<b>Premium Earned</b>	<b>Market Share</b>
2002	Licensed	\$171,916,338	83.9%	\$156,095,527	85.2%
	Non-Admitted	\$33,103,146	16.2%	\$27,180,935	14.8%
	Total	\$205,019,484	100.0%	\$183,276,462	100.0%
2003	Licensed	\$186,479,369	82.2%	\$169,969,626	81.6%
	Non-Admitted	\$40,481,669	17.8%	\$38,289,902	18.4%
	Total	\$226,961,038	100.0%	\$208,259,528	100.0%
2004	Licensed	\$205,581,129	83.4%	\$202,932,568	83.4%
	Non-Admitted	\$41,074,434	16.7%	\$40,460,141	16.6%
	Total	\$246,655,563	100.0%	\$243,392,709	100.0%
2005	Licensed	\$190,032,878	81.7%	\$192,374,067	82.7%
	Non-Admitted	\$42,471,266	18.3%	\$40,308,168	17.3%
	Total	\$232,504,144	100.0%	\$232,682,235	100.0%
2006	Licensed	\$189,392,764	79.4%	\$191,237,043	79.8%
	Non-Admitted	\$49,120,606	21.0%	\$48,367,524	20.2%
	Total	\$238,513,370	100.0%	\$239,604,567	100.0%
2007	Licensed	\$169,414,624	78.2%	\$173,194,677	78.2%
	Non-Admitted	\$47,184,656	21.8%	\$48,402,085	21.8%
	Total	\$216,599,280	100.0%	\$221,596,762	100.0%
2008	Licensed	\$164,271,453	79.4%	\$167,194,346	79.5%
	Non-Admitted	\$42,535,711	20.6%	\$43,249,094	20.6%
	Total	\$206,807,164	100.0%	\$210,443,440	100.0%
2009	Licensed	\$155,867,385	76.9%	\$159,184,440	78.4%
	Non-Admitted	\$46,890,108	23.1%	\$43,878,085	21.6%



Licensed and Non-Admitted Market, 2002-2016

<b>Year</b>	<b>Market Segment</b>	<b>Premium Written</b>	<b>Market Share</b>	<b>Premium Earned</b>	<b>Market Share</b>
	Total	\$202,757,493	100.0%	\$203,062,525	100.0%
2010	Licensed	\$145,448,052	76.2%	\$145,359,818	75.8%
	Non-Admitted	\$45,522,402	23.8%	\$46,431,961	24.2%
	Total	\$190,970,454	100.0%	\$191,791,779	100.0%
2011	Licensed	\$138,335,771	78.8%	\$142,554,798	76.6%
	Non-Admitted	\$38,175,180	21.6%	\$43,605,934	23.4%
	Total	\$176,510,951	100.0%	\$186,160,732	100.0%
2012	Licensed	\$129,221,773	80.1%	\$131,620,895	79.9%
	Non-Admitted	\$32,177,497	19.9%	\$33,151,848	20.1%
	Total	\$161,399,270	100.0%	\$164,772,743	100.0%
2013	Licensed	\$120,659,064	76.0%	\$126,106,473	74.3%
	Non-Admitted	\$38,175,180	24.0%	\$43,605,934	25.7%
	Total	\$158,834,244	100.0%	\$169,712,407	100.0%
2014	Licensed	\$118,842,690	82.3%	\$117,910,519	81.4%
	Non-Admitted	\$25,598,079	17.7%	\$27,033,167	18.7%
	Total	\$144,440,769	100.0%	\$144,943,686	100.0%
2015	Licensed	\$114,306,152	80.6%	\$116,671,496	81.3%
	Non-Admitted	\$27,473,479	19.4%	\$26,804,992	18.7%
	Total	\$141,779,631	100.0%	\$143,476,488	100.0%
2016	Licensed	\$113,635,101	79.35%	\$113,264,712	79.57%
	Non-Admitted	\$29,570,516	20.65%	\$29,074,675	20.43%
	Total	\$143,205,617	100.00%	\$142,339,387	100.00%

**Market Share, All Companies With > 0.1% Market Share**

<b>Admitted or Licensed Companies</b>			<b>Surplus Lines and Risk Retention Groups</b>		
<b>Company</b>	<b>Premium Written, 2016</b>	<b>Market Share</b>	<b>Company</b>	<b>Premium Written, 2016</b>	<b>Market Share</b>
Missouri Hospital Plan	\$25,043,791	17.49%	National Fire & Marine Insurance	\$2,906,731	2.03%
Medical Protective Company	\$13,431,876	9.38%	Columbia Casualty Company	\$2,152,625	1.50%
Medical Liability Alliance	\$10,110,066	7.06%	Caring Communities, A Reciprocal	\$2,149,205	1.50%
Norcal Mutual Insurance Company	\$9,878,658	6.90%	Illinois Union Insurance Company	\$1,783,822	1.25%
Missouri Professionals Mutual-	\$9,812,729	6.85%	Saint Lukes Health System Risk	\$1,587,850	1.11%
Proassurance Indemnity Company Inc	\$9,033,012	6.31%	Steadfast Insurance Company	\$1,350,124	0.94%
Doctors Company An Interins	\$8,559,908	5.98%	Health Care Industry Liability	\$1,344,510	0.94%
Missouri Doctors Mutual Insurance	\$3,819,021	2.67%	Lexington Insurance Company	\$1,171,031	0.82%
American Casualty Company Of	\$2,510,695	1.75%	Endurance American Specialty	\$1,161,809	0.81%
MMIC Insurance Inc	\$2,500,302	1.75%	Ironshore Specialty Insurance	\$1,062,739	0.74%
Keystone Mutual Insurance Company	\$2,144,866	1.50%	Ophthalmic Mutual Insurance	\$1,028,392	0.72%
Health Care Indemnity Inc	\$1,875,881	1.31%	The Mutual Risk Retention Group,	\$993,031	0.69%
Ace American Insurance Company	\$1,849,486	1.29%	Evanston Insurance Company	\$987,951	0.69%
NCMIC Insurance Company	\$1,714,759	1.20%	National Guardian Risk Retention	\$917,963	0.64%
Preferred Physicians Medical Risk	\$1,683,299	1.18%	Homeland Insurance Company Of	\$826,772	0.58%
Pharmacists Mutual Insurance	\$1,518,977	1.06%	Oms National Insurance Company,	\$782,330	0.55%
Liberty Insurance Underwriters Inc	\$894,703	0.62%	Landmark American Insurance	\$686,200	0.48%
Physicians Insurance Mutual	\$878,066	0.61%	Starstone Specialty Insurance	\$660,430	0.46%
Capson Physicians Insurance	\$852,955	0.60%	Admiral Insurance Company	\$644,629	0.45%
Professional Solutions Insurance	\$660,327	0.46%	Oceanus Insurance Company A Risk	\$613,857	0.43%
Fair American Insurance And	\$629,728	0.44%	Orthoforum Insurance Company A	\$598,157	0.42%
Kansas Medical Mutual Insurance	\$524,969	0.37%	Hudson Specialty Insurance Company	\$528,527	0.37%
Continental Casualty Company	\$521,215	0.36%	Allied World Surplus Lines Insurance	\$498,896	0.35%
Podiatry Insurance Company Of	\$469,860	0.33%	Mt. Hawley Insurance Company	\$384,108	0.27%
Preferred Professional Insurance	\$439,241	0.31%	Proassurance Specialty Insurance	\$314,871	0.22%
National Union Fire Insurance	\$324,942	0.23%	General Star Indemnity Company	\$212,320	0.15%
Cincinnati Insurance Company The	\$265,233	0.19%	Lone Star Alliance, Inc., A Risk	\$208,244	0.15%
Allied World Insurance Company	\$254,767	0.18%	Capitol Specialty Insurance	\$205,395	0.14%
Galen Insurance Company	\$195,039	0.14%	James River Insurance Company	\$189,011	0.13%
Church Mutual Insurance Company	\$179,564	0.13%	Princeton Excess And Surplus Lines	\$176,879	0.12%
			Allied Professionals Insurance	\$171,186	0.12%

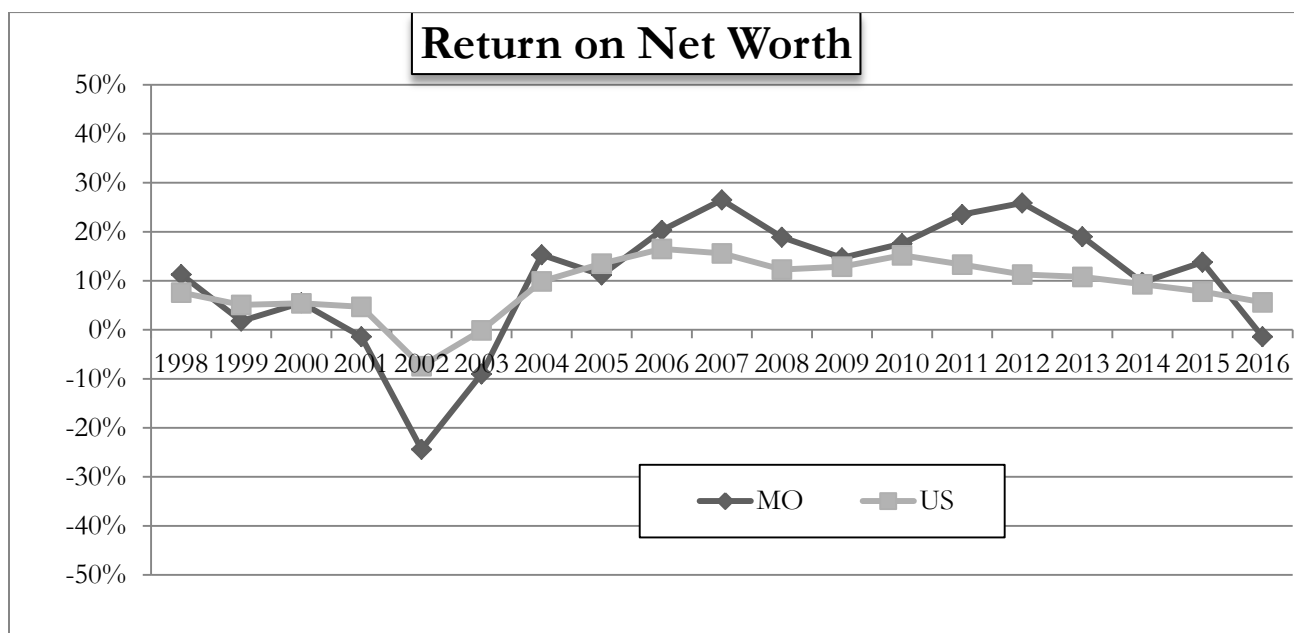
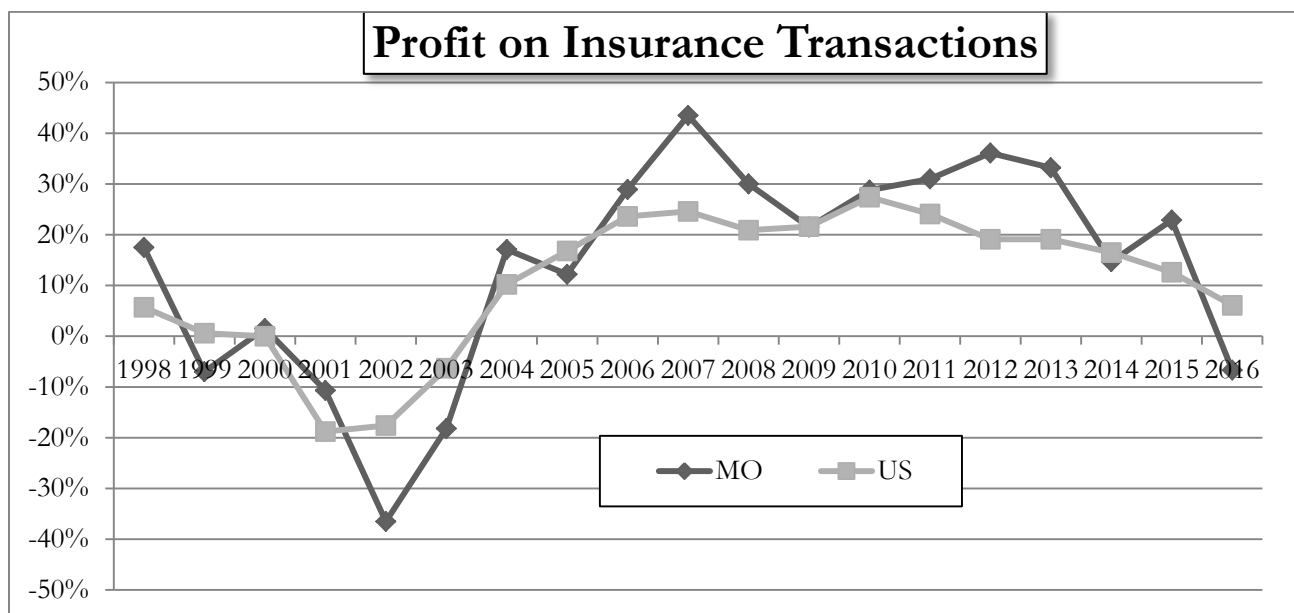
**Market Share – Physicians & Surgeons Coverage**  
**(Companies with greater than 0.1% market share)**

<b>Company</b>	<b>Premium Written, 2016</b>	<b>Market Share</b>
Medical Protective Company	\$9,879,948	13.86%
Norcal Mutual Insurance Company	\$9,878,658	13.86%
Missouri Professionals Mutual-Physicians Prof	\$9,812,729	13.77%
Medical Liability Alliance	\$9,643,122	13.53%
Doctors Company An Interins Exchange	\$8,559,908	12.01%
Proassurance Indemnity Company Inc	\$8,253,283	11.58%
Missouri Doctors Mutual Insurance Company	\$3,819,021	5.36%
MMIC Insurance Inc	\$2,480,191	3.48%
Keystone Mutual Insurance Company	\$2,144,866	3.01%
Preferred Physicians Medical Risk Retention G	\$1,683,299	2.36%
Liberty Insurance Underwriters Inc	\$894,703	1.26%
Physicians Insurance Mutual	\$878,066	1.23%
Capson Physicians Insurance Company	\$852,955	1.20%
Fair American Insurance And Reinsurance Co	\$629,728	0.88%
Kansas Medical Mutual Insurance Company	\$485,922	0.68%
Preferred Professional Insurance Company	\$439,241	0.62%
Allied World Insurance Company	\$254,767	0.36%
Galen Insurance Company	\$195,039	0.27%
MPM Insurance Company Of Kansas	\$132,788	0.19%
Medmal Direct Insurance Company	\$116,648	0.16%
Allied World Specialty Insurance Company	\$92,746	0.13%
Doctors Direct Insurance Inc	\$88,082	0.12%

Medical Professional Liability Profitability in Missouri, 1993-2016  
All Writers, Including Excess and Surplus Lines Companies

Year	Premium Earned	Direct Losses Incurred	Defense and Cost Containment Expenses	Other Expenses	Claims + Expenses	Profit on Insurance Transactions	Return on Net Worth
1993	\$115,261,205	54.6%	18.0%	17.2%	89.8%	28.1%	20.3%
1994	\$125,358,976	54.7%	25.6%	18.2%	98.5%	15.4%	12.9%
1995	\$128,910,099	50.9%	30.7%	18.0%	99.6%	16.0%	13.0%
1996	\$130,187,481	92.4%	35.6%	18.1%	146.4%	-11.9%	-1.5%
1997	\$114,373,044	48.4%	16.8%	18.9%	84.1%	30.9%	17.1%
1998	\$102,963,001	59.6%	25.2%	21.6%	106.4%	17.5%	11.3%
1999	\$106,235,829	72.5%	39.3%	23.1%	134.9%	-7.0%	1.8%
2000	\$108,481,154	69.4%	36.6%	22.2%	128.2%	1.5%	5.5%
2001	\$119,299,710	85.9%	30.6%	22.7%	139.2%	-10.7%	-1.4%
2002	\$183,287,756	112.2%	35.5%	19.8%	167.5%	-36.5%	-24.4%
2003	\$208,731,981	89.9%	38.6%	15.7%	144.2%	-18.2%	-9.0%
2004	\$243,395,277	52.0%	24.5%	13.8%	90.3%	17.1%	15.3%
2005	\$232,681,166	49.3%	34.9%	15.7%	99.9%	12.2%	11.2%
2006	\$240,333,213	30.3%	26.6%	18.6%	75.5%	28.9%	20.3%
2007	\$221,616,727	12.9%	17.5%	22.0%	52.4%	43.5%	26.5%
2008	\$210,448,610	18.3%	18.7%	24.5%	61.5%	30.0%	18.9%
2009	\$202,870,012	33.4%	17.9%	25.7%	77.0%	21.5%	14.7%
2010	\$191,884,450	27.3%	14.6%	28.5%	70.4%	28.8%	17.6%
2011	\$186,318,640	21.8%	16.8%	27.8%	66.4%	26.2%	25.1%
2012	\$164,784,580	13.0%	19.9%	28.6%	61.5%	36.1%	25.9%
2013	\$157,541,853	22.5%	11.7%	28.6%	62.8%	33.2%	19.0%
2014	\$145,215,577	31.9%	27.0%	30.8%	89.6%	15.1%	12.4%
2015	\$143,482,089	18.5%	25.0%	32.4%	75.9%	23.4%	18.3%
2016	\$142,371,449	65.3%	23.2%	34.4%	122.9%	-6.7%	-1.4%

\*Source: Data years 1998 – 2015 are from the NAIC, *Profitability by Line by State*. Data year 2016 produced by the DIFP, estimates based on the NAIC profitability formula.



**Licensed Market  
Medical Professional Liability  
Data from the Financial Annual Statement**

<b>Year</b>	<b>Premium Written</b>	<b>Losses Paid</b>	<b>Premium Earned</b>	<b>Losses Incurred</b>	<b>Defense &amp; Cost Containment Expenses Incurred</b>	<b>Dividends</b>	<b>Commission &amp; Brokerage Expense</b>	<b>Taxes &amp; Fees</b>
1998	\$81,825,564	\$70,662,769	\$88,726,009	\$48,377,778	\$19,040,801	\$1,295,442	\$5,388,405	\$2,007,299
1999	\$94,908,930	\$64,440,159	\$93,676,070	\$68,353,075	\$34,866,139	\$1,751,359	\$6,930,847	\$1,951,921
2000	\$92,838,702	\$63,822,268	\$91,969,349	\$65,056,683	\$29,395,964	\$1,765,029	\$6,036,540	\$2,232,929
2001	\$109,081,420	\$76,730,820	\$97,027,591	\$79,038,068	\$25,505,859	\$2,032,104	\$9,442,445	\$2,583,310
2002	\$171,916,338	\$108,669,530	\$156,106,363	\$167,928,367	\$43,358,216	\$2,026,706	\$13,265,133	\$4,307,119
2003	\$186,479,369	\$83,749,882	\$169,970,364	\$164,309,442	\$63,162,582	\$125,396	\$10,516,274	\$2,937,402
2004	\$205,581,129	\$110,138,156	\$202,933,058	\$100,898,891	\$45,574,802	\$115,005	\$12,195,515	\$2,748,213
2004	\$205,581,129	\$110,138,156	\$202,933,058	\$100,898,891	\$45,574,802	\$115,005	\$12,195,515	\$2,748,213
2006	\$189,392,764	\$71,311,677	\$191,945,067	\$64,755,502	\$54,460,185	\$6,917,834	\$12,008,414	\$2,300,687
2007	\$169,414,624	\$79,077,894	\$173,191,830	\$21,078,129	\$30,589,894	\$9,919,356	\$12,054,024	\$1,745,597
2008	\$164,271,453	\$52,799,665	\$167,197,841	\$26,633,904	\$30,723,882	\$12,650,632	\$11,734,877	\$1,954,845
2009	\$155,867,385	\$76,864,434	\$159,189,836	\$47,022,583	\$23,444,743	\$12,713,160	\$11,147,292	\$1,966,249
2010	\$145,448,052	\$44,688,166	\$145,360,026	\$44,309,036	\$17,175,262	\$17,876,034	\$10,177,819	\$1,537,348
2011	\$138,335,771	\$54,208,628	\$142,561,035	\$30,166,874	\$20,619,085	\$12,465,594	\$10,755,805	\$1,254,529
2012	\$129,221,773	\$39,892,506	\$131,629,362	\$12,976,307	\$24,519,084	\$12,141,309	\$9,898,117	\$1,576,914
2013	\$120,659,064	\$45,354,474	\$126,114,168	\$28,725,216	\$11,828,893	\$11,445,600	\$9,342,925	\$1,319,381
2014	\$118,842,690	\$51,180,712	\$117,930,969	\$33,554,372	\$25,692,833	\$12,526,211	\$8,651,706	\$1,820,539
2015	\$114,306,152	\$47,836,377	\$116,671,496	\$23,056,528	\$27,145,084	\$12,798,511	\$8,844,017	\$1,880,467
2016	\$113,635,101	\$46,853,477	\$113,293,453	\$64,361,816	\$15,369,598	\$13,532,563	\$8,867,237	\$2,945,972

<b>Licensed Market Medical Professional Liability Data form the Financial Annual Statement</b>					
	<b>% or Written Premium</b>	<b>% of Earned Premium</b>			
<b>Year</b>	<b>Direct Losses Paid</b>	<b>Direct Losses Incurred</b>	<b>Defense &amp; Cost Containment Expenses</b>	<b>Other Underwriting Expenses</b>	<b>Underwriting Results</b>
1998	86.4%	54.5%	21.5%	9.8%	85.8%
1999	67.9%	73.0%	37.2%	11.4%	121.5%
2000	68.7%	70.7%	32.0%	10.9%	113.6%
2001	70.3%	81.5%	26.3%	14.5%	122.2%
2002	63.2%	107.6%	27.8%	12.6%	147.9%
2003	44.9%	96.7%	37.2%	8.0%	141.8%
2004	53.6%	49.7%	22.5%	7.4%	79.6%
2005	40.8%	46.0%	34.9%	7.8%	88.7%
2006	37.7%	33.7%	28.4%	11.1%	73.2%
2007	46.7%	12.2%	17.7%	13.7%	43.5%
2008	32.1%	15.9%	18.4%	15.8%	50.1%
2009	49.3%	29.5%	14.7%	16.2%	60.5%
2010	30.7%	30.5%	11.8%	20.4%	62.7%
2011	39.2%	21.2%	14.5%	17.2%	52.8%
2012	30.9%	9.9%	18.6%	17.9%	46.4%
2013	37.6%	22.8%	9.4%	17.5%	49.7%
2014	43.1%	28.5%	21.8%	19.5%	69.7%
2015	41.8%	19.8%	23.3%	20.2%	63.2%
2016	41.2%	56.8%	13.6%	22.4%	92.7%

**Surplus Lines Market  
Medical Professional Liability  
Data form the Financial Annual Statement**

<b>Year</b>	<b>Premium Written</b>	<b>Losses Paid</b>	<b>Premium Earned</b>	<b>Losses Incurred</b>	<b>Defense &amp; Cost Containment Expenses Incurred</b>	<b>Dividends</b>	<b>Commission &amp; Brokerage Expense</b>	<b>Taxes &amp; Fees</b>
1998	\$15,870,718	\$11,380,508	\$14,403,279	\$13,185,053	\$153,478	\$11,177	\$1,450,699	\$74,218
1999	\$10,010,000	\$6,409,396	\$12,559,760	\$8,669,845	\$1,978,069	\$25,337	\$1,061,021	\$104,292
2000	\$20,739,467	\$6,755,710	\$16,511,806	\$10,243,905	\$4,657,976	\$58,534	\$2,568,781	\$108,710
2001	\$24,602,498	\$10,015,312	\$22,272,120	\$23,432,287	\$4,958,791	\$43,698	\$2,398,572	\$149,059
2002	\$33,103,146	\$13,675,522	\$27,181,392	\$37,763,520	\$11,665,223	\$36,996	\$2,628,930	\$258,908
2003	\$40,481,669	\$9,841,245	\$38,761,618	\$25,388,834	\$7,648,244	\$0	\$2,511,248	\$525
2004	\$41,074,434	\$11,967,015	\$40,462,218	\$25,144,578	\$4,811,445	\$0	\$2,955,713	\$201,120
2004	\$41,074,434	\$11,967,015	\$40,462,218	\$25,144,578	\$4,811,445	\$0	\$2,955,713	\$201,120
2006	\$49,120,606	\$21,272,422	\$48,388,148	\$11,085,405	\$2,439,533	\$9,228	\$3,378,131	\$431,077
2007	\$47,184,656	\$11,301,841	\$48,424,897	\$8,415,924	\$5,701,835	\$200,498	\$3,599,954	\$309,966
2008	\$42,535,711	\$12,632,056	\$43,250,769	\$11,858,488	\$3,894,411	\$243,800	\$4,655,756	\$363,755
2009	\$46,890,108	\$26,507,125	\$43,878,085	\$47,985,264	\$51,261,811	\$510,763	\$4,052,908	\$323,852
2010	\$45,522,402	-\$4,315,363	\$46,471,296	-\$19,142,542	-\$43,332,592	\$970,054	\$3,651,213	\$337,354
2011	\$38,175,180	\$9,765,893	\$43,757,605	\$10,532,328	\$4,817,558	\$615,634	\$3,299,246	\$325,939
2012	\$32,177,497	\$16,175,954	\$33,155,218	\$8,190,662	\$4,263,427	\$730,557	\$2,821,852	\$272,281
2013	\$38,175,180	\$9,765,893	\$43,757,605	\$10,532,328	\$4,817,558	\$615,634	\$3,299,246	\$325,939
2014	\$25,598,079	\$16,945,127	\$27,284,608	\$12,767,670	\$7,126,991	\$778,917	\$2,477,782	\$222,097
2015	\$27,473,479	\$14,200,191	\$26,810,593	\$3,461,894	\$5,187,063	\$524,416	\$2,999,177	\$241,037
2016	\$29,570,516	\$17,696,029	\$29,077,996	\$28,608,485	\$5,877,708	\$753,287	\$3,603,085	\$264,828



<b>Surplus Lines Market</b> <b>Medical Professional Liability</b> <b>Data form the Financial Annual Statement</b>					
<b>% of Written Premium</b>		<b>% of Earned Premium</b>			
<b>Year</b>	<b>Direct Losses Paid</b>	<b>Direct Losses Incurred</b>	<b>Defense &amp; Cost Containment Expenses Incurred</b>	<b>Other Underwriting Expenses</b>	<b>Underwriting Results</b>
1998	71.7%	91.5%	1.1%	10.7%	103.3%
1999	64.0%	69.0%	15.7%	9.5%	94.3%
2000	32.6%	62.0%	28.2%	16.6%	106.8%
2001	40.7%	105.2%	22.3%	11.6%	139.1%
2002	41.3%	138.9%	42.9%	10.8%	192.6%
2003	24.3%	65.5%	19.7%	6.5%	91.7%
2004	29.1%	62.1%	11.9%	7.8%	81.8%
2004	29.1%	62.1%	11.9%	7.8%	81.8%
2006	43.3%	22.9%	5.0%	7.9%	35.8%
2007	24.0%	17.4%	11.8%	8.5%	37.6%
2008	29.7%	27.4%	9.0%	12.2%	48.6%
2009	56.5%	109.4%	116.8%	11.1%	237.3%
2010	-9.5%	-41.2%	-93.2%	10.7%	-123.8%
2011	25.6%	24.1%	11.0%	9.7%	44.8%
2012	50.3%	24.7%	12.9%	11.5%	49.1%
2013	25.6%	24.1%	11.0%	9.7%	44.8%
2014	66.2%	46.8%	26.1%	12.8%	85.7%
2015	51.7%	12.9%	19.3%	14.0%	46.3%
2016	59.8%	98.4%	20.2%	15.9%	134.5%

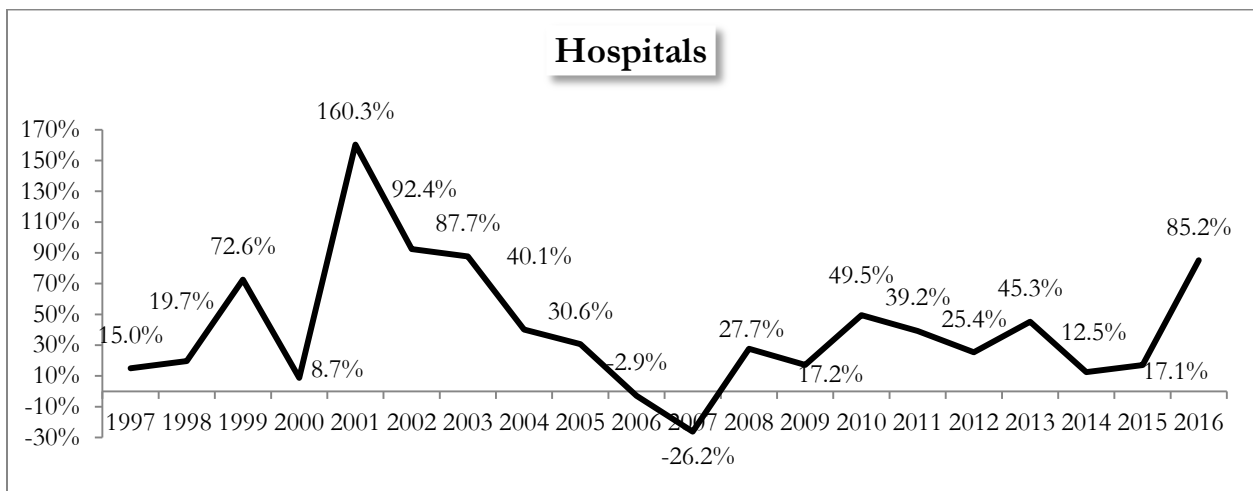
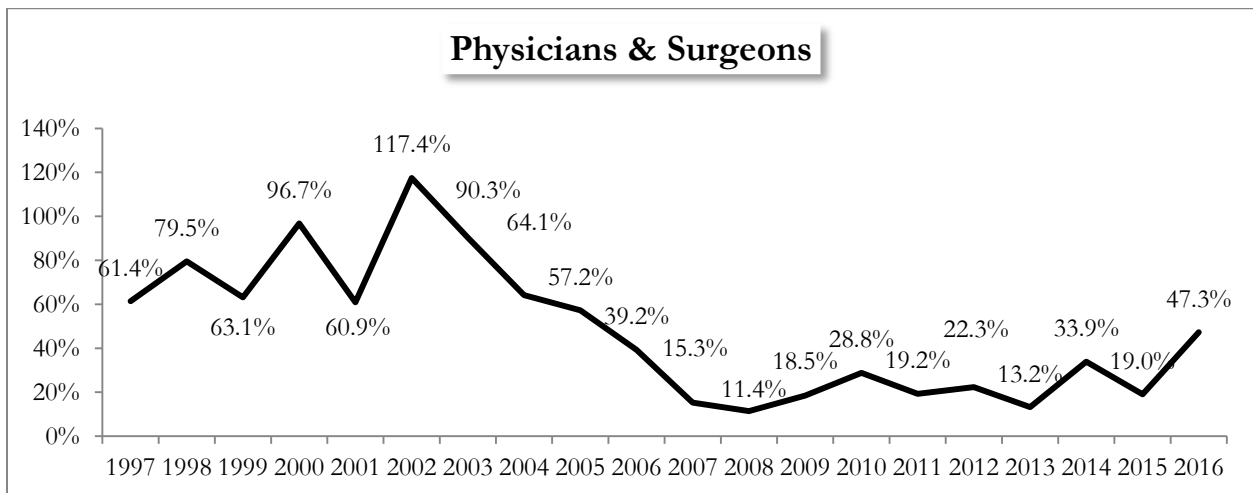
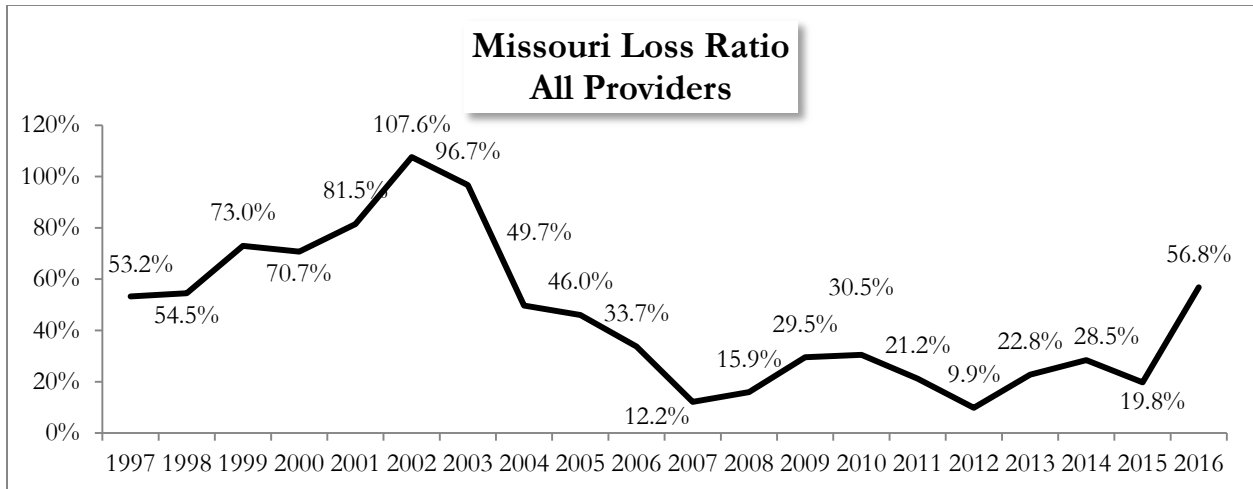
Licensed Medical Professional Liability Market – Physicians & Surgeons							
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$62,780,784	\$44,893,158	71.5%	\$63,904,882	\$39,240,977	61.4%	
1998	\$55,760,257	\$50,609,999	90.8%	\$57,215,107	\$45,501,593	79.5%	-11.2%
1999	\$64,853,222	\$43,998,372	67.8%	\$63,998,070	\$40,408,719	63.1%	16.3%
2000	\$61,518,461	\$46,389,410	75.4%	\$62,776,133	\$60,727,760	96.7%	-5.1%
2001	\$77,092,452	\$53,869,948	69.9%	\$67,579,007	\$41,141,286	60.9%	25.3%
2002	\$114,887,033	\$79,431,185	69.1%	\$104,672,745	\$122,930,348	117.4%	49.0%
2003	\$136,418,623	\$52,870,665	38.8%	\$121,324,955	\$109,538,169	90.3%	18.7%
2004	\$142,627,100	\$81,076,868	56.9%	\$142,262,082	\$91,237,441	64.1%	4.6%
2005	\$133,799,432	\$49,802,894	37.2%	\$134,869,365	\$77,185,727	57.2%	-6.2%
2006	\$133,792,923	\$60,700,054	45.4%	\$134,958,248	\$52,960,943	39.2%	0.0%
2007	\$125,881,868	\$53,940,208	42.9%	\$128,191,866	\$19,554,674	15.3%	-5.9%
2008	\$120,777,660	\$41,025,516	34.0%	\$123,366,930	\$14,102,358	11.4%	-4.1%
2009	\$116,573,724	\$45,905,797	39.4%	\$118,482,242	\$21,899,600	18.5%	-3.5%
2010	\$106,905,417	\$31,565,514	29.5%	\$106,166,291	\$30,573,532	28.8%	-8.3%
2011	\$100,511,107	\$36,323,679	36.1%	\$104,503,104	\$20,097,063	19.2%	-6.0%
2012	\$90,030,972	\$29,093,806	32.3%	\$92,044,066	\$20,512,799	22.3%	-10.4%
2013	\$87,488,292	\$32,178,191	36.8%	\$99,226,970	\$13,132,287	13.2%	-2.8%
2014	\$79,013,127	\$36,940,432	46.8%	\$78,298,966	\$26,991,745	34.5%	-9.7%
2015	\$75,011,759	\$34,298,618	45.7%	\$76,626,408	\$14,585,676	19.0%	-5.1%
2016	\$71,283,262	\$26,484,714	37.15%	\$72,308,015	\$34,206,657	47.3%	-5.0%

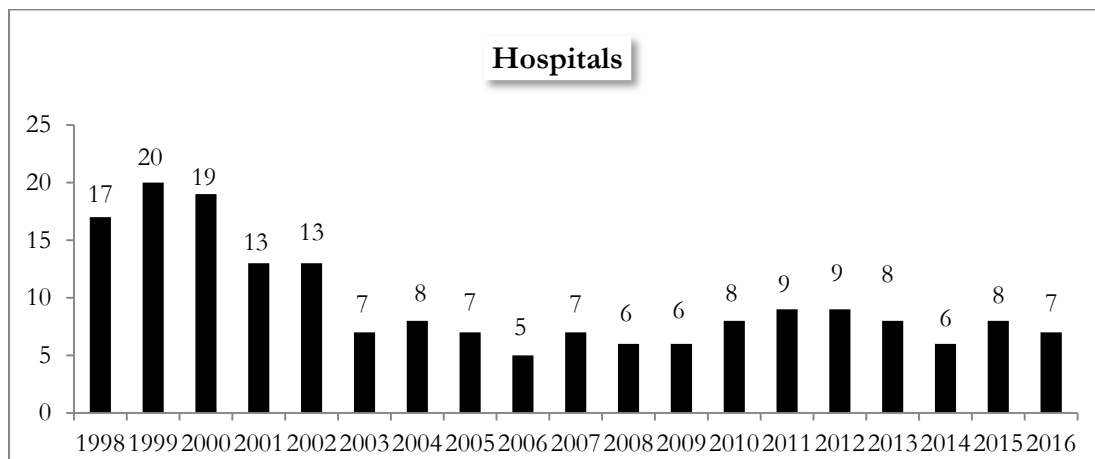
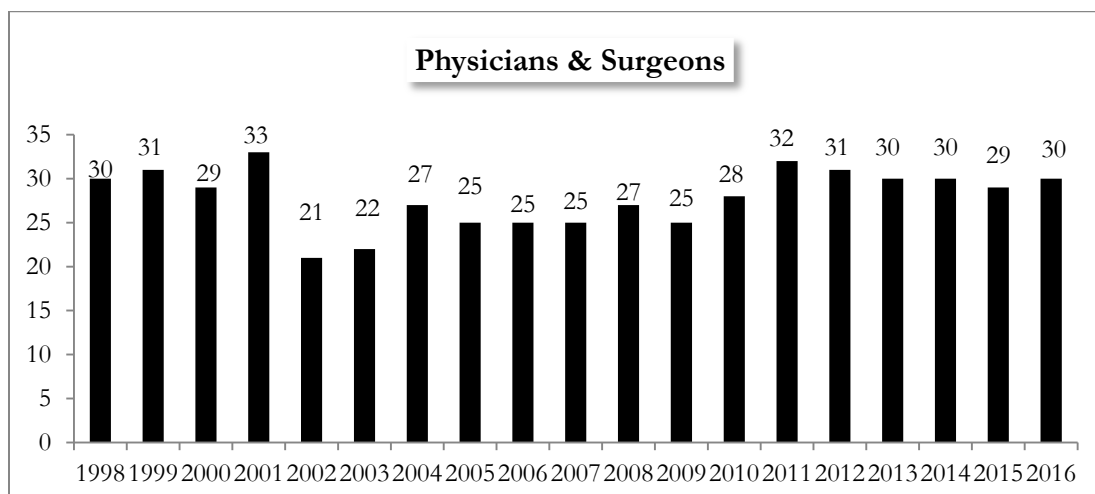
Licensed Medical Professional Liability Market - Dentists							
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$3,620,053	\$1,506,555	41.6%	\$3,729,611	\$1,683,415	45.1%	
1998	\$3,387,756	\$1,454,934	43.0%	\$3,310,636	\$567,272	17.1%	-6.4%
1999	\$2,920,816	\$683,189	23.4%	\$3,164,122	-\$638,500	-20.2%	-13.8%
2000	\$3,232,321	\$696,834	21.6%	\$2,724,126	\$313,442	11.5%	10.7%
2001	\$3,686,464	\$302,962	8.2%	\$3,308,117	\$1,150,895	34.8%	14.1%
2002	\$4,458,209	\$2,443,938	54.8%	\$4,336,659	\$3,014,033	69.5%	20.9%
2003	\$6,830,040	\$1,457,855	21.3%	\$6,462,928	-\$630,815	-9.8%	53.2%
2004	\$4,439,569	\$347,940	7.8%	\$4,635,168	-\$1,642,942	-35.4%	-35.0%
2005	\$4,870,943	\$809,022	16.6%	\$4,801,966	\$1,195,919	24.9%	9.7%
2006	\$4,765,149	\$887,696	18.6%	\$4,877,298	\$951,891	19.5%	-2.2%
2007	\$4,704,136	\$589,929	12.5%	\$4,707,542	\$3,886,234	82.6%	-1.3%
2008	\$5,499,407	\$946,223	17.2%	\$5,429,154	\$3,638,721	67.0%	16.9%
2009	\$4,623,630	\$1,864,476	40.3%	\$4,723,201	\$3,445,027	72.9%	-15.9%
2010	\$4,285,875	\$774,347	18.1%	\$4,173,126	\$2,563,010	61.4%	-7.3%
2011	\$4,582,465	\$736,805	16.1%	\$4,660,048	-\$2,064,230	-44.3%	6.9%
2012	\$3,992,620	\$371,931	9.3%	\$4,040,694	-\$3,430,038	-84.9%	-12.9%
2013	\$3,924,335	\$1,886,131	48.1%	\$4,064,301	\$2,394,279	58.9%	-1.7%
2014	\$3,705,444	\$427,504	11.5%	\$3,226,524	-\$229,235	-7.1%	-5.6%
2015	\$4,094,802	\$1,432,031	35.0%	\$4,142,222	\$1,534,063	37.0%	10.5%
2016	\$4,089,461	\$352,294	8.6%	\$4,110,217	\$4,001,382	97.4%	-0.13%

Licensed Medical Professional Liability Market - Nurses							
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$1,430,588	\$29,794	2.1%	\$1,073,768	-\$580,638	-54.1%	
1998	\$518,436	\$15,750	3.0%	\$685,261	\$145,484	21.2%	-63.8%
1999	\$701,196	\$277,500	39.6%	\$795,615	\$275,506	34.6%	35.3%
2000	\$492,661	\$999	0.2%	\$419,531	\$933,815	222.6%	-29.7%
2001	\$541,382	\$795,000	146.8%	\$515,088	\$159,655	31.0%	9.9%
2002	\$520,559	\$1,250	0.2%	\$644,834	-\$475,689	-73.8%	-3.8%
2003	\$535,407	\$0	0.0%	\$519,272	\$57,165	11.0%	2.9%
2004	\$581,243	\$345,000	59.4%	\$585,759	\$490,327	83.7%	8.6%
2005	\$413,075	\$0	0.0%	\$432,944	-\$8,469	-2.0%	-28.9%
2006	\$421,601	\$0	0.0%	\$458,201	-\$12,376	-2.7%	2.1%
2007	\$415,168	\$0	0.0%	\$422,461	\$65,415	15.5%	-1.5%
2008	\$1,989,794	\$418	0.0%	\$327,923	-\$31,573	-9.6%	379.3%
2009	\$309,742	\$0	0.0%	\$317,317	\$207,009	65.2%	-84.4%
2010	\$1,711,669	\$522,115	30.5%	\$1,760,654	\$1,062,764	60.4%	452.6%
2011	\$1,734,788	\$156,067	9.0%	\$1,733,699	\$368,452	21.3%	1.4%
2012	\$373,509	\$11,660	3.1%	\$372,591	\$80,779	21.7%	-78.5%
2013	\$2,069,756	\$1,630,000	78.8%	\$1,921,284	-\$768,534	-40.0%	454.1%
2014	\$1,899,970	\$1,105,000	58.2%	\$1,813,223	\$1,520,063	83.8%	-8.2%
2015	\$1,790,147	\$500,000	27.9%	\$1,950,459	-\$578,037	29.6%	-5.8%
2016	\$2,058,911	\$170,000	8.26%	\$1,998,258	\$385,652	19.30%	15.01%

Licensed Medical Professional Liability Market - Hospitals							
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$15,248,580	\$3,143,280	20.6%	\$13,199,320	\$1,974,721	15.0%	
1998	\$12,555,794	\$8,428,222	67.1%	\$14,604,144	\$2,875,637	19.7%	-17.7%
1999	\$16,948,592	\$12,870,063	75.9%	\$17,606,187	\$12,774,561	72.6%	35.0%
2000	\$29,795,347	\$12,437,665	41.7%	\$28,200,480	\$2,462,571	8.7%	75.8%
2001	\$17,016,926	\$12,078,108	71.0%	\$16,318,434	\$26,157,360	160.3%	-42.9%
2002	\$34,124,626	\$19,174,786	56.2%	\$29,340,028	\$27,119,153	92.4%	100.5%
2003	\$31,902,636	\$19,299,000	60.5%	\$27,781,676	\$24,359,179	87.7%	-6.5%
2004	\$47,899,466	\$20,485,670	42.8%	\$44,450,629	\$17,843,473	40.1%	50.1%
2005	\$42,269,475	\$8,873,832	21.0%	\$42,048,640	\$12,887,534	30.6%	-11.8%
2006	\$41,885,262	\$9,486,946	22.6%	\$42,430,660	-\$1,215,062	-2.9%	-0.9%
2007	\$28,947,064	\$18,854,499	65.1%	\$30,601,130	-\$8,009,803	-26.2%	-30.9%
2008	\$29,485,159	\$8,780,442	29.8%	\$29,598,095	\$8,197,263	27.7%	1.9%
2009	\$26,500,843	\$12,910,677	48.7%	\$27,951,125	\$4,797,557	17.2%	-10.1%
2010	\$26,921,014	\$10,839,530	40.3%	\$27,263,494	\$13,497,973	49.5%	1.6%
2011	\$26,326,999	\$15,185,561	57.7%	\$26,472,722	\$10,375,129	39.2%	-2.2%
2012	\$26,758,217	\$8,158,460	30.5%	\$27,024,112	\$6,868,410	25.4%	1.6%
2013	\$27,260,542	\$8,753,308	32.1%	\$27,008,248	\$12,224,931	45.3%	1.9%
2014	\$28,011,464	\$8,456,987	30.2%	\$27,930,444	\$3,501,381	12.5%	2.8%
2015	\$26,720,496	\$8,514,950	31.9%	\$27,278,471	\$4,664,529	17.1%	-4.6%
2016	\$28,327,347	\$17,429,362	61.5%	\$27,266,161	\$23,232,734	85.2%	6.0%

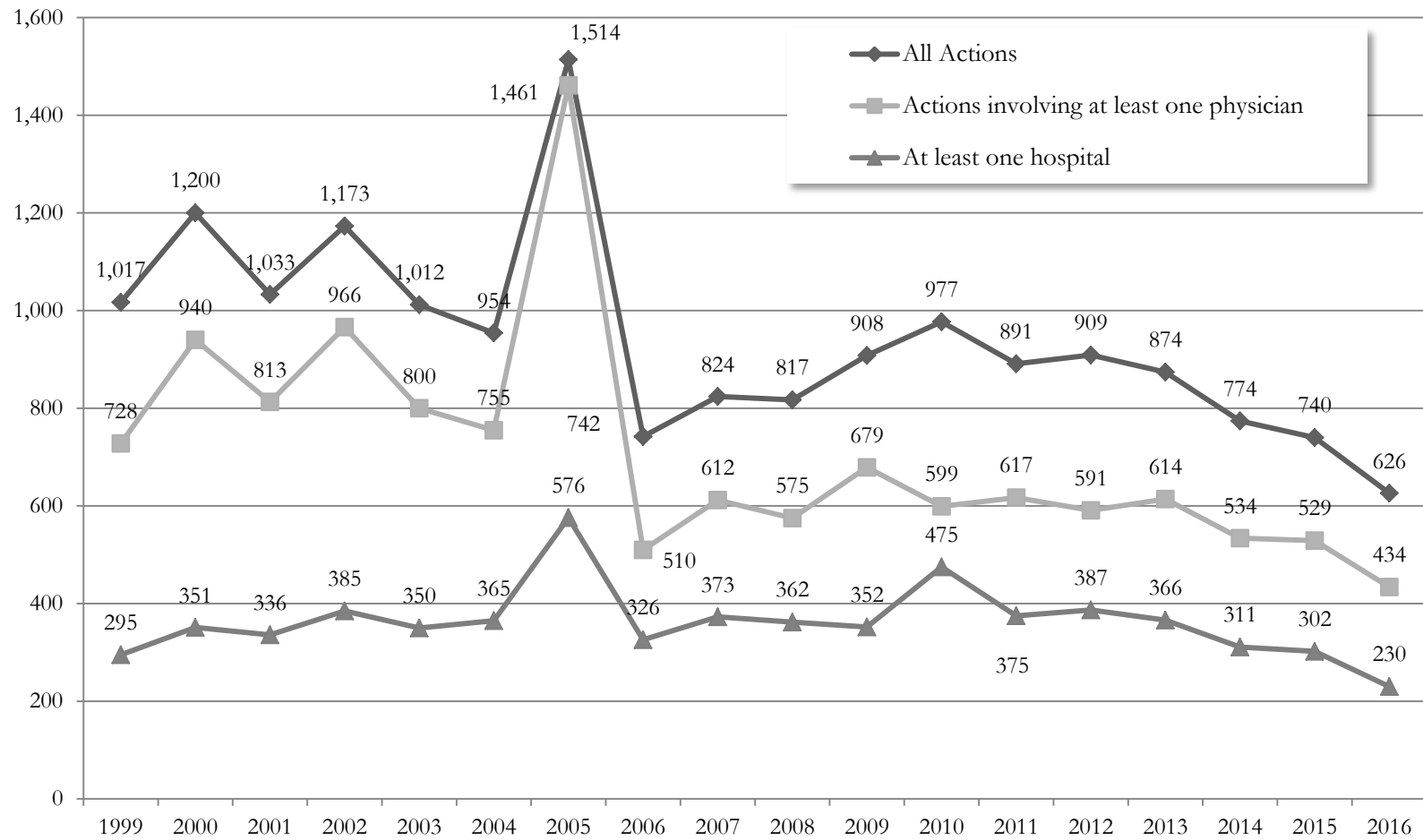
Licensed Medical Professional Liability Market - Other							
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$18,770,001	\$5,714,900	30.4%	\$20,016,056	\$11,955,336	59.7%	
1998	\$9,437,033	\$10,145,048	107.5%	\$12,744,574	-\$904,059	-7.1%	-49.7%
1999	\$9,485,104	\$6,145,886	64.8%	\$8,112,075	\$15,532,787	191.5%	0.5%
2000	-\$2,200,088	\$4,297,362	-195.3%	-\$2,150,922	\$619,095	-28.8%	-123.2%
2001	\$10,744,197	\$9,684,802	90.1%	\$9,306,944	\$10,417,873	111.9%	-588.4%
2002	\$17,925,911	\$7,618,371	42.5%	\$17,112,098	\$15,340,524	89.6%	66.8%
2003	\$10,792,663	\$10,122,365	93.8%	\$13,881,532	\$30,985,744	223.2%	-39.8%
2004	\$10,033,751	\$7,882,678	78.6%	\$10,999,421	-\$7,029,405	-63.9%	-7.0%
2005	\$8,679,953	\$18,094,146	208.5%	\$10,229,416	-\$2,703,356	-26.4%	-13.5%
2006	\$8,527,828	\$236,981	2.8%	\$9,220,658	\$12,070,111	130.9%	-1.8%
2007	\$9,466,389	\$5,693,259	60.1%	\$9,268,831	\$5,581,593	60.2%	11.0%
2008	\$6,519,432	\$2,047,065	31.4%	\$8,475,741	\$727,137	8.6%	-31.1%
2009	\$7,859,446	\$16,183,484	205.9%	\$7,715,954	\$16,673,398	216.1%	20.6%
2010	\$5,624,077	\$986,659	17.5%	\$5,996,463	-\$3,388,244	-56.5%	-28.4%
2011	\$5,180,412	\$1,806,516	34.9%	\$5,191,464	\$1,390,461	26.8%	-7.9%
2012	\$8,066,454	\$2,256,649	28.0%	\$8,147,900	\$804,596	9.9%	55.7%
2013	\$5,270,323	\$1,674,312	31.8%	\$5,440,610	\$1,731,188	31.8%	-34.7%
2014	\$6,212,685	\$4,270,790	68.7%	\$6,661,814	\$2,214,418	33.2%	17.9%
2015	\$6,688,948	\$3,090,778	46.2%	\$6,673,937	\$2,850,289	42.7%	7.7%
2016	\$7,876,120	\$2,417,106	30.7%	\$7,610,797	\$2,535,391	33.3%	17.7%



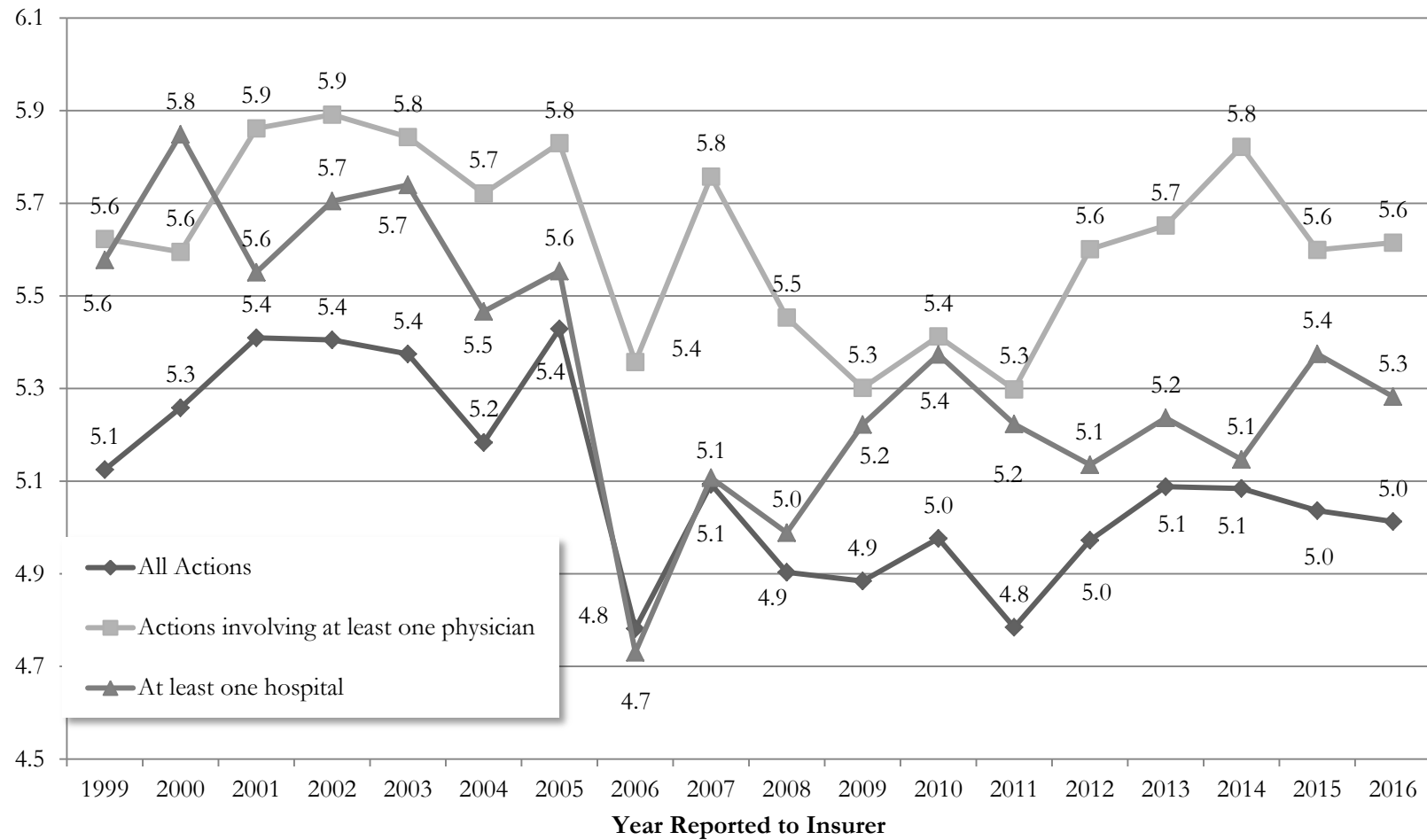




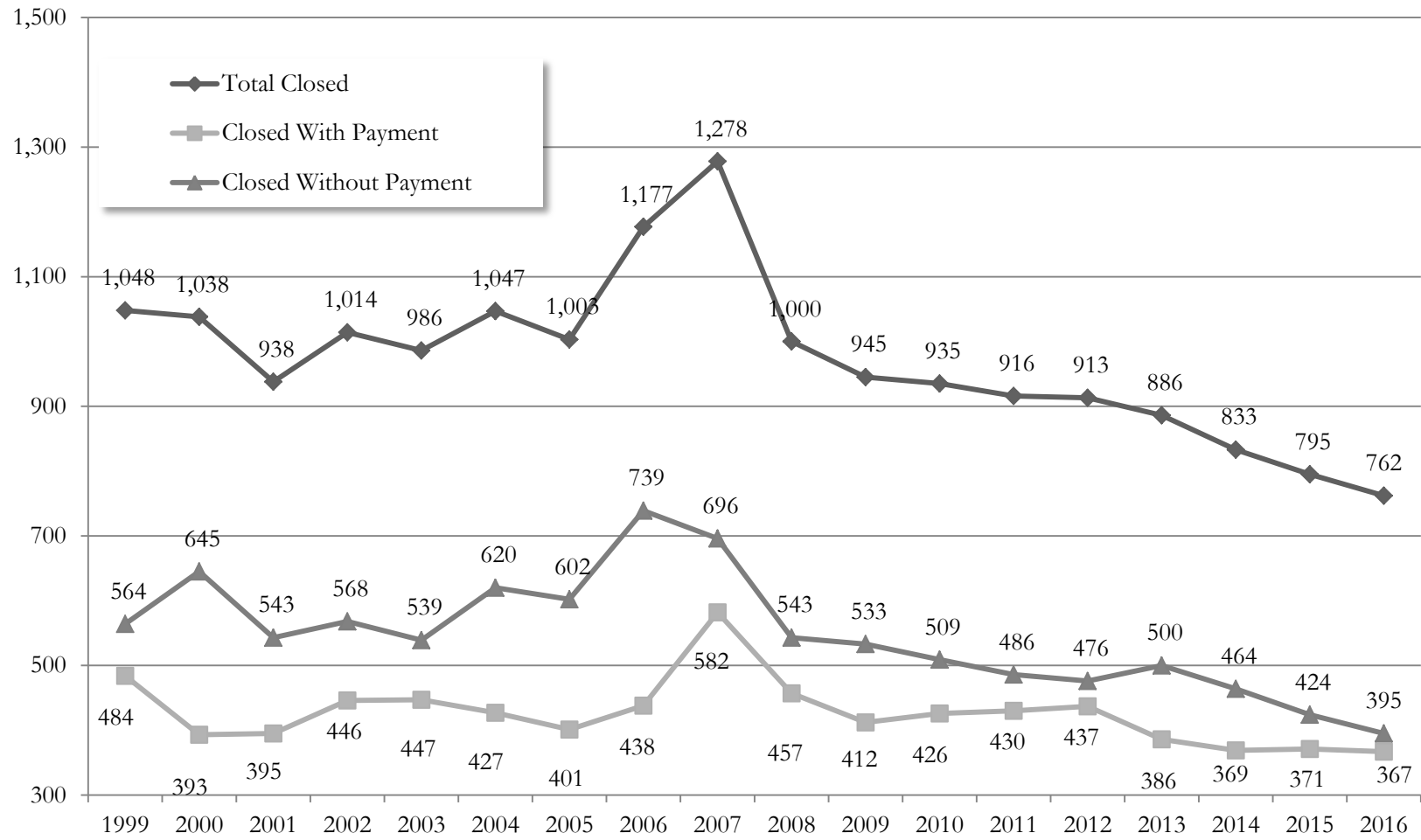
## Number of Individuals Bringing Actions During Year



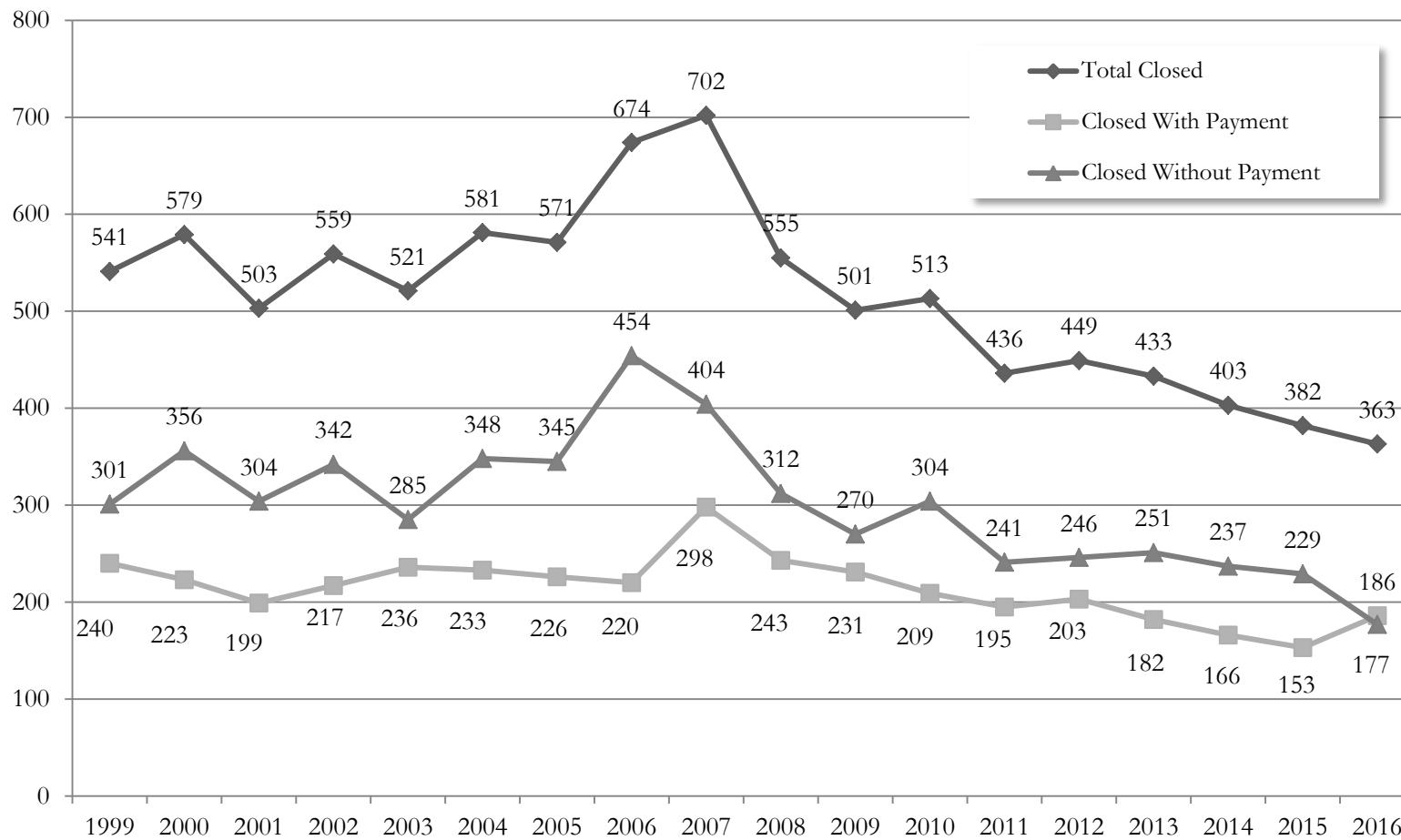
### Average Injury Severity Scale 1 - 9



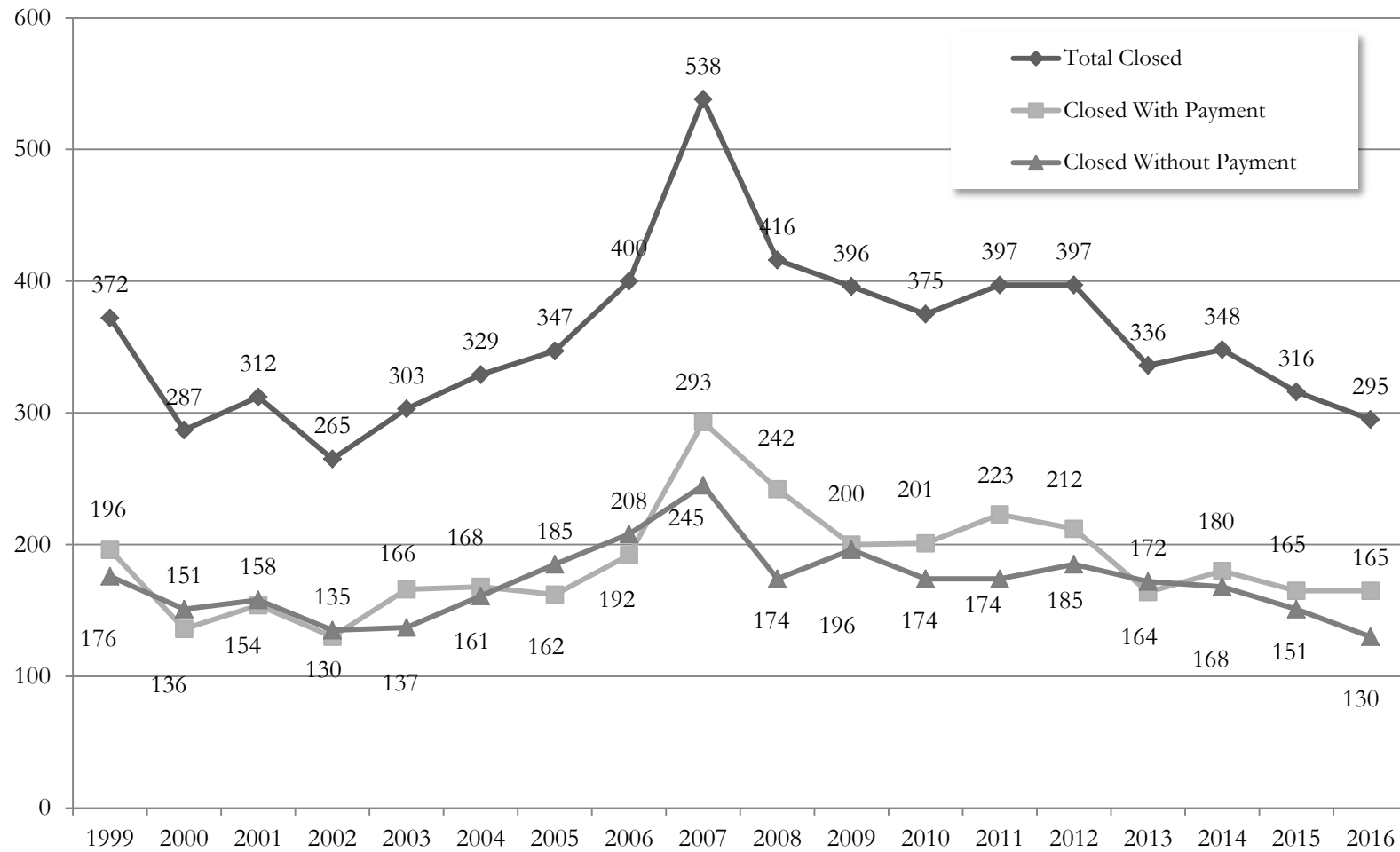
## Closed Medical Liability Actions

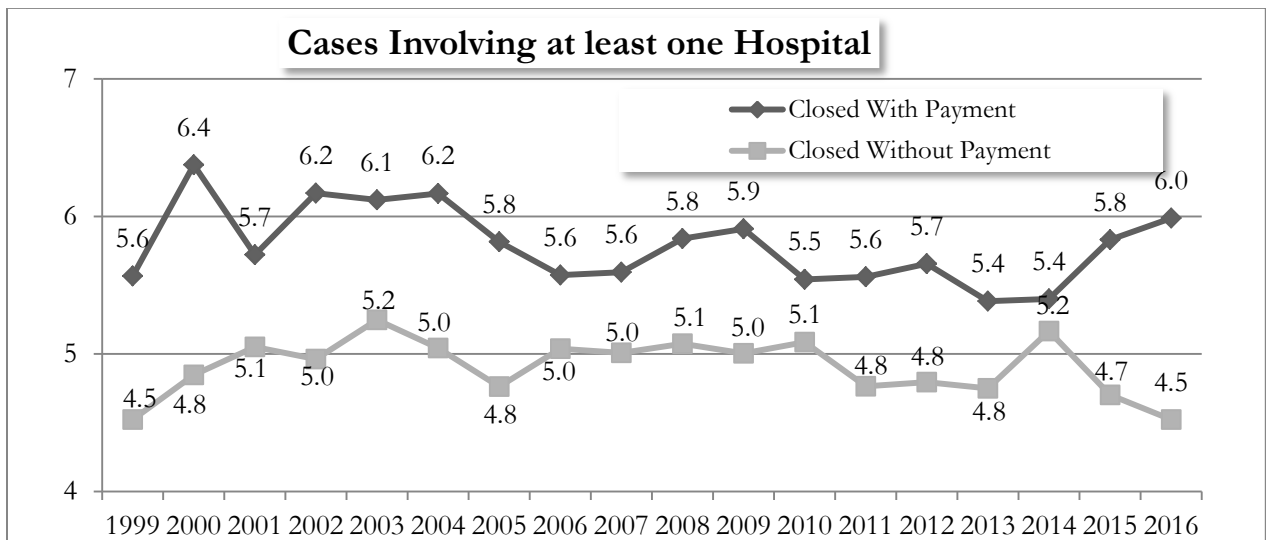
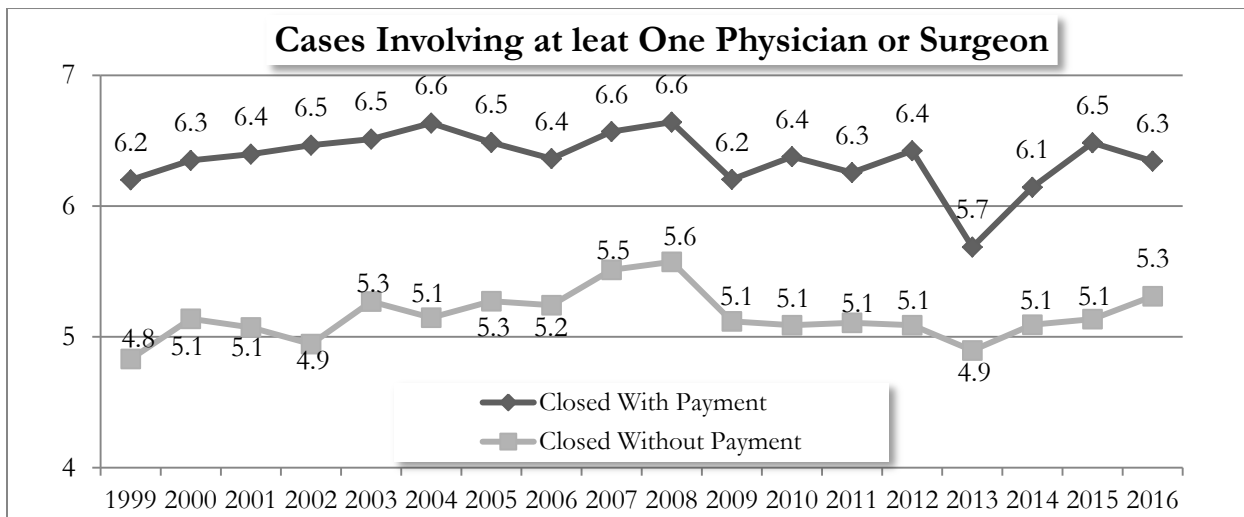
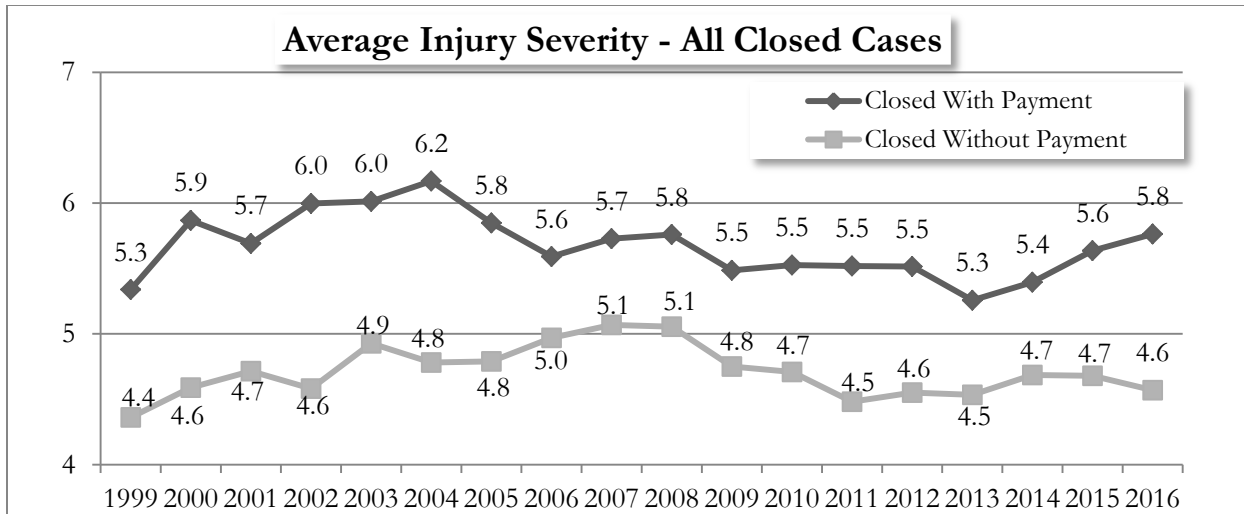


### Closed Cases Involving at least one Physician

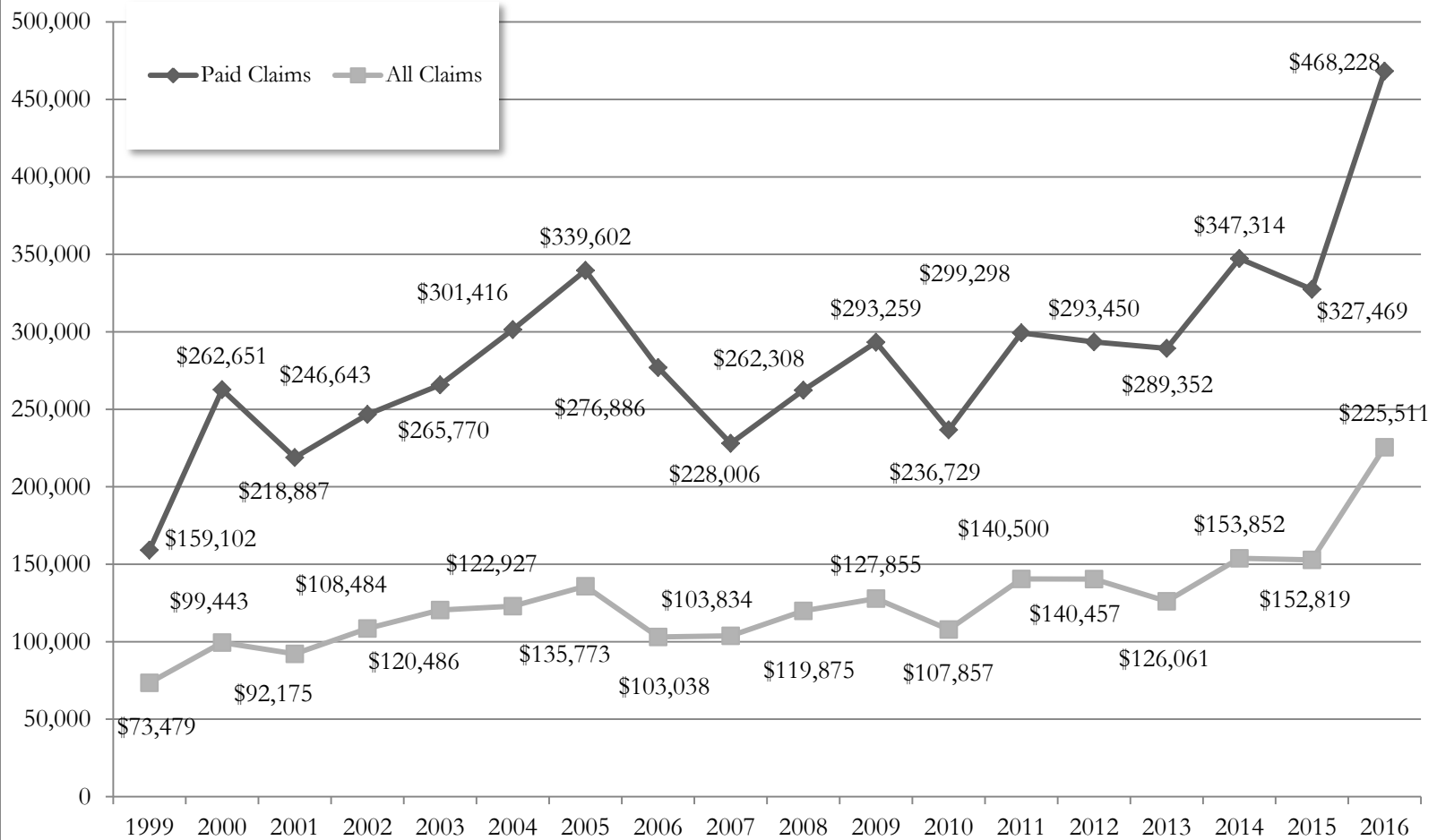


### Closed Cases Involving at least One Hospital

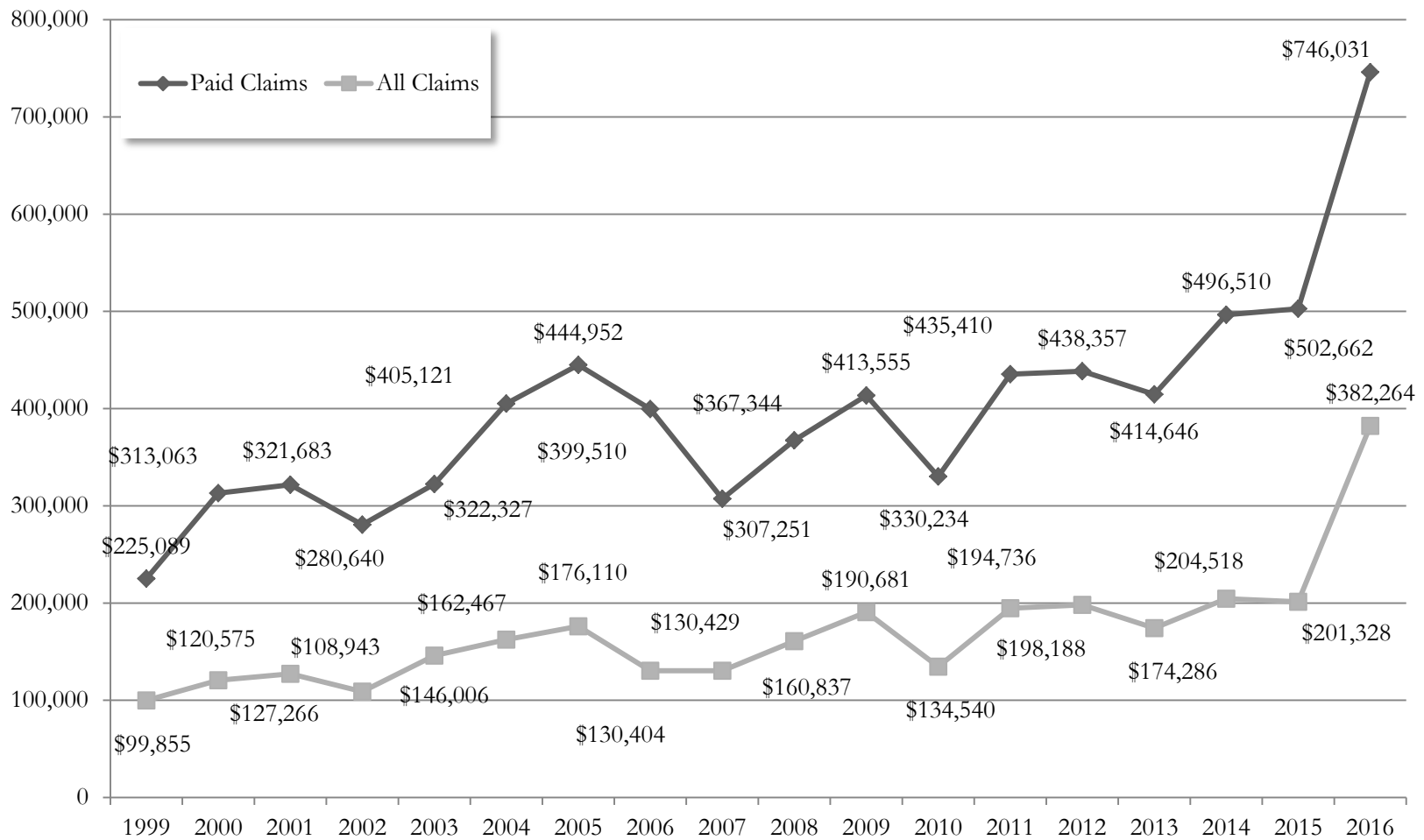




### Average Indemnity Paid All Closed Cases

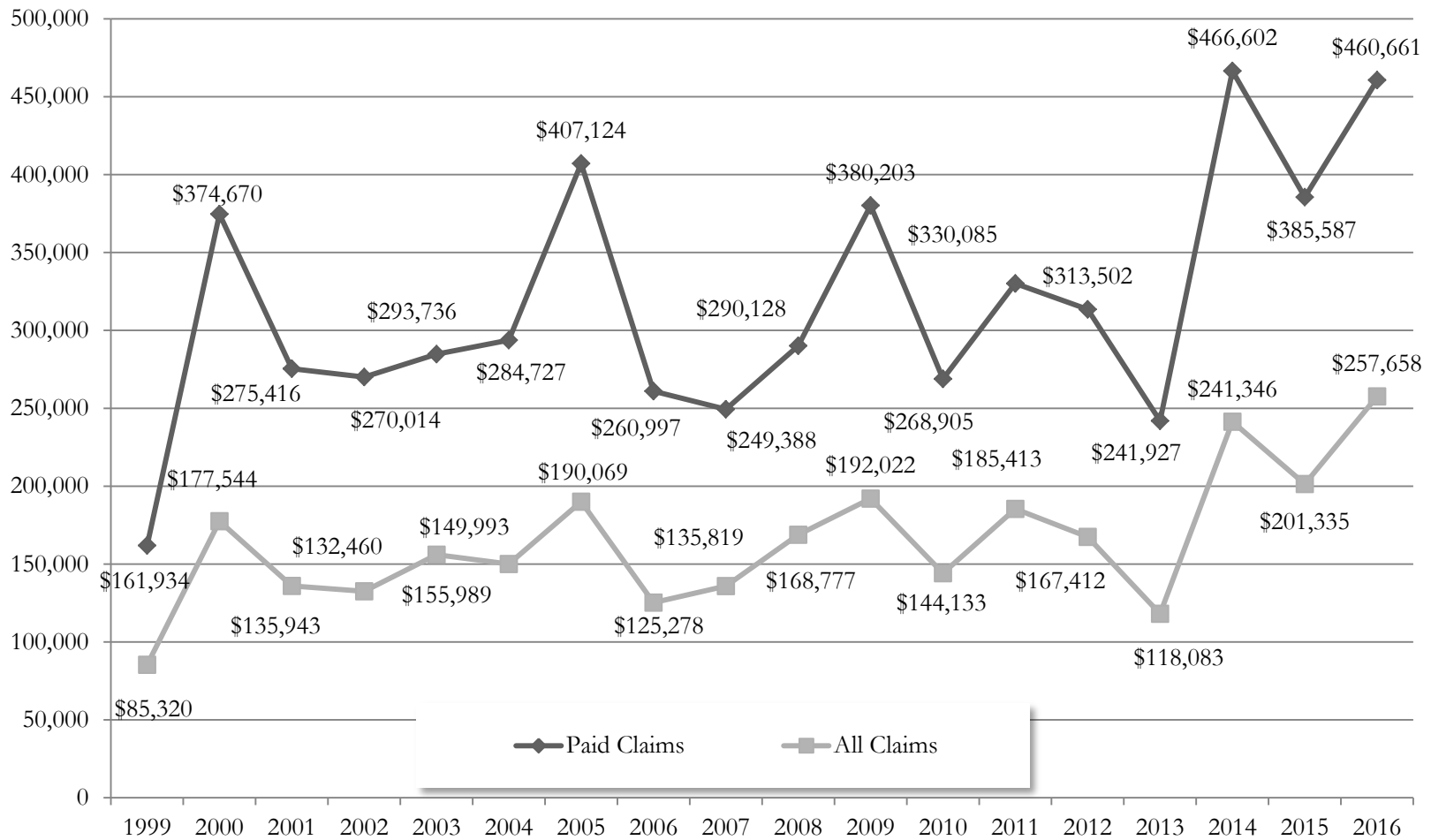


### Average Indemnity Paid - Cases Involving at least One Physician or Surgeon

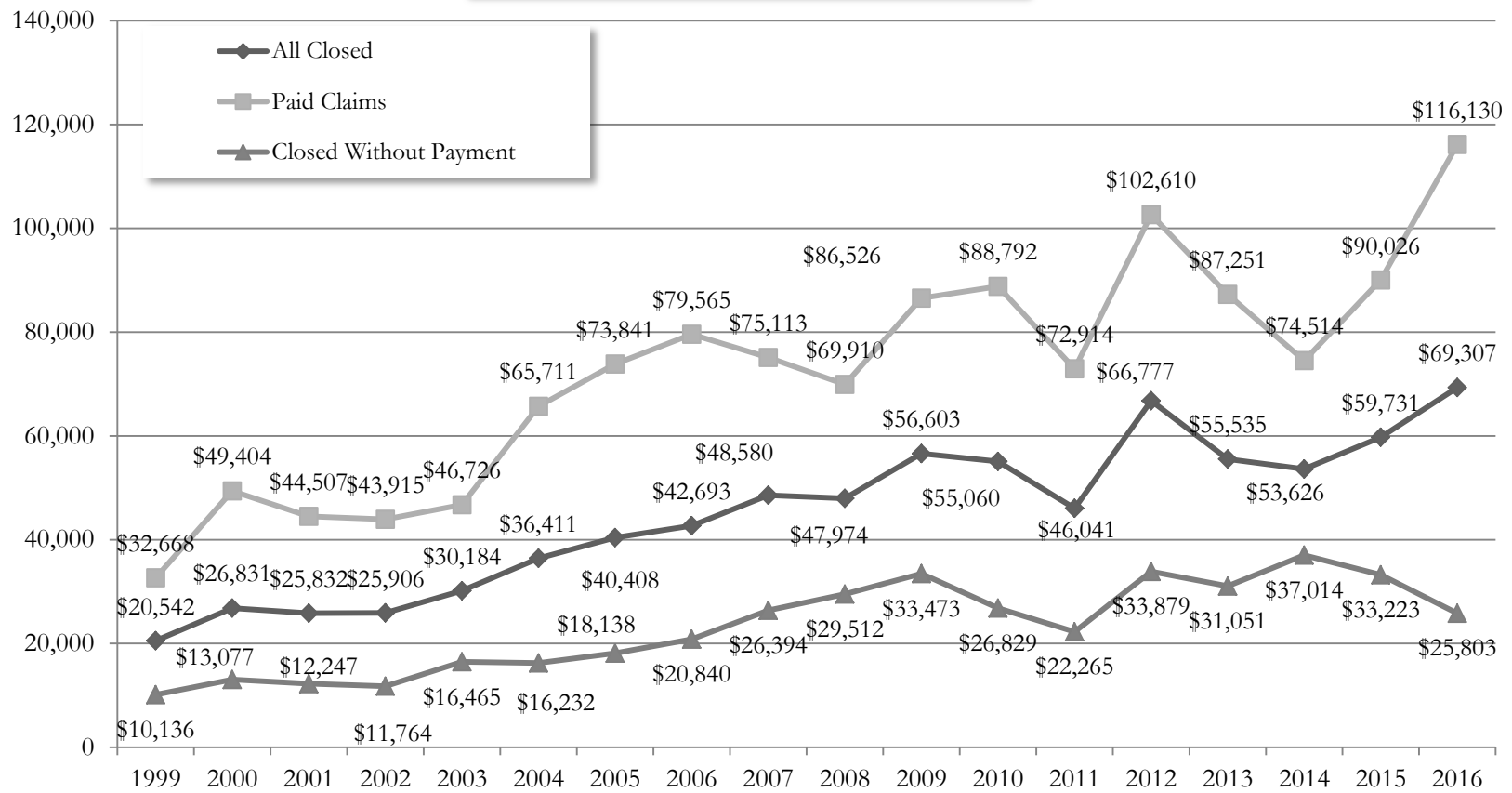




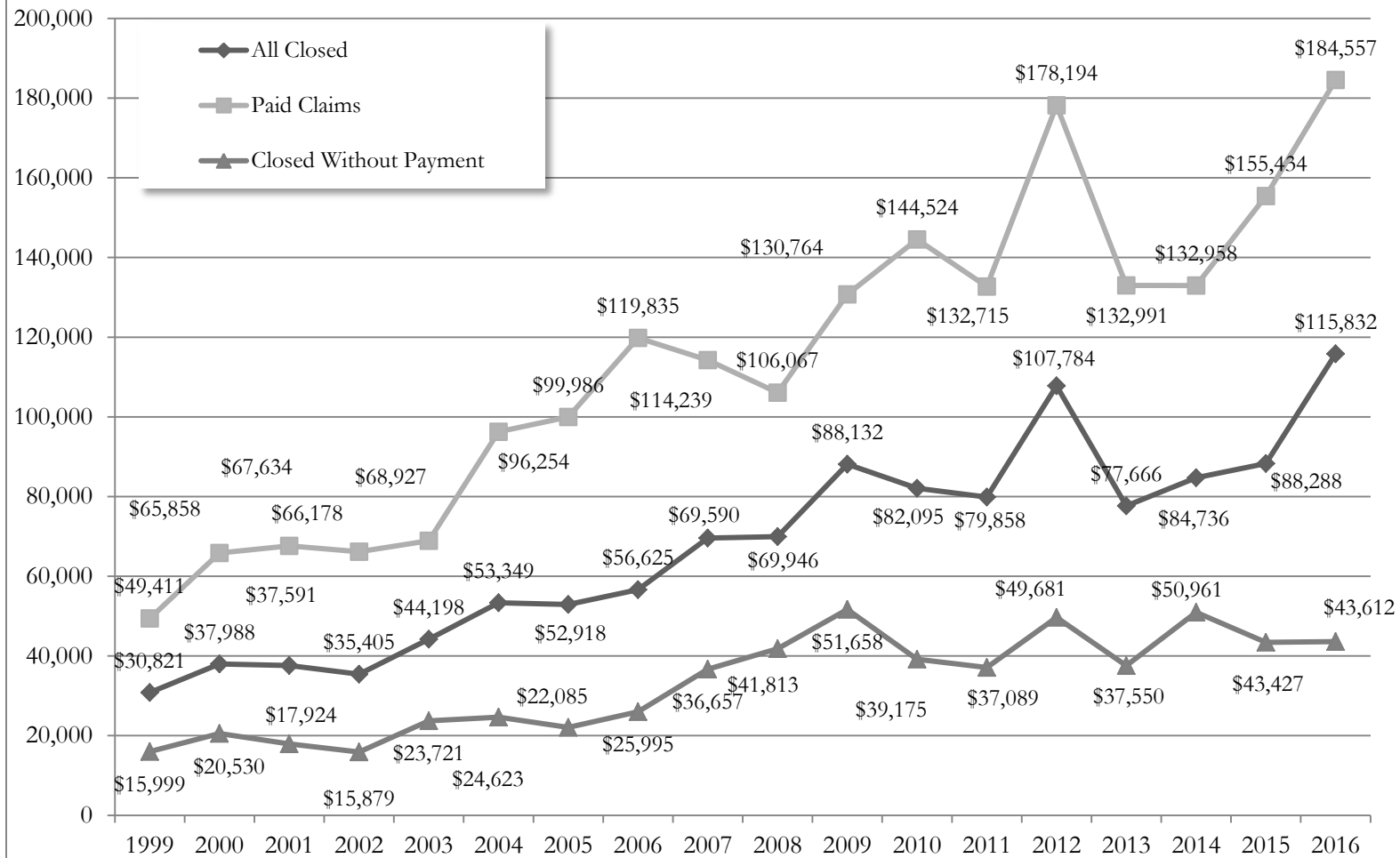
### Average Indemnity Paid - Cases Involving at Least One Hospital



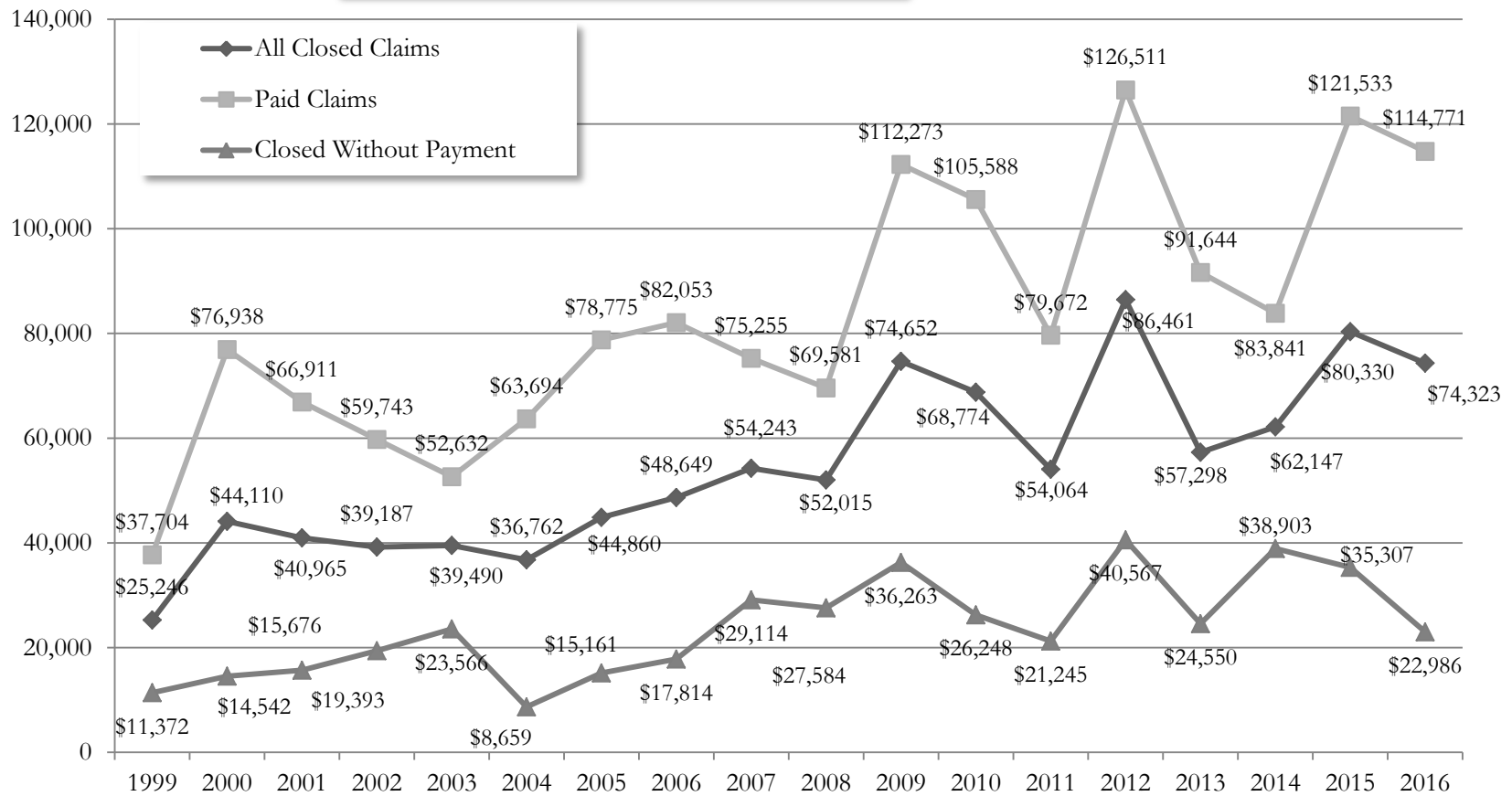
### All Cases - Loss Adjustment Expense



### Cases With A Least One Physician or Surgeon Loss Adjustment Expense



### Cases Involving at Least One Hospital Loss Adjustment Expense



Court Filings by County Prior Ten Years				
County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Adair	31	18	\$5,926,125	\$329,229
Andrew	1	1	\$55,000	\$55,000
Atchison	3	2	\$859,492	\$429,746
Audrain	27	14	\$2,009,728	\$143,552
Barry	12	8	\$2,883,956	\$360,495
Barton	4	3	\$725,000	\$241,667
Bates	5	4	\$902,000	\$225,500
Benton	3	1	\$25,000	\$25,000
Bollinger	1	0	\$0	\$0
Boone	209	100	\$76,004,860	\$760,049
Buchanan	127	71	\$27,207,286	\$383,201
Butler	73	36	\$7,461,008	\$207,250
Caldwell	0	0	\$0	\$0
Callaway	11	2	\$415,000	\$207,500
Camden	69	37	\$10,019,880	\$270,808
Cape Girardeau	93	36	\$12,351,000	\$343,083
Carroll	4	3	\$1,360,000	\$453,333
Carter	3	0	\$0	\$0
Cass	37	23	\$4,229,041	\$183,871
Cedar	4	1	\$250,000	\$250,000
Chariton	1	0	\$0	\$0
Christian	5	2	\$245,000	\$122,500
Clark	1	0	\$0	\$0
Clay	223	100	\$32,627,730	\$326,277
Clinton	17	7	\$2,137,500	\$305,357
Cole	133	43	\$13,267,850	\$308,555
Cooper	5	2	\$205,000	\$102,500
Crawford	9	1	\$150,000	\$150,000
Dade	1	0	\$0	\$0
Dallas	3	1	\$35,000	\$35,000
Daviess	0	0	\$0	\$0
DeKalb	2	2	\$67,000	\$33,500
Dent	5	2	\$250,000	\$125,000
Douglas	2	1	\$9,844	\$9,844
Dunklin	29	16	\$2,935,235	\$183,452
Franklin	23	9	\$4,673,999	\$519,333
Gasconade	2	0	\$0	\$0
Gentry	3	2	\$673,815	\$336,908
Greene	441	258	\$108,218,482	\$419,451

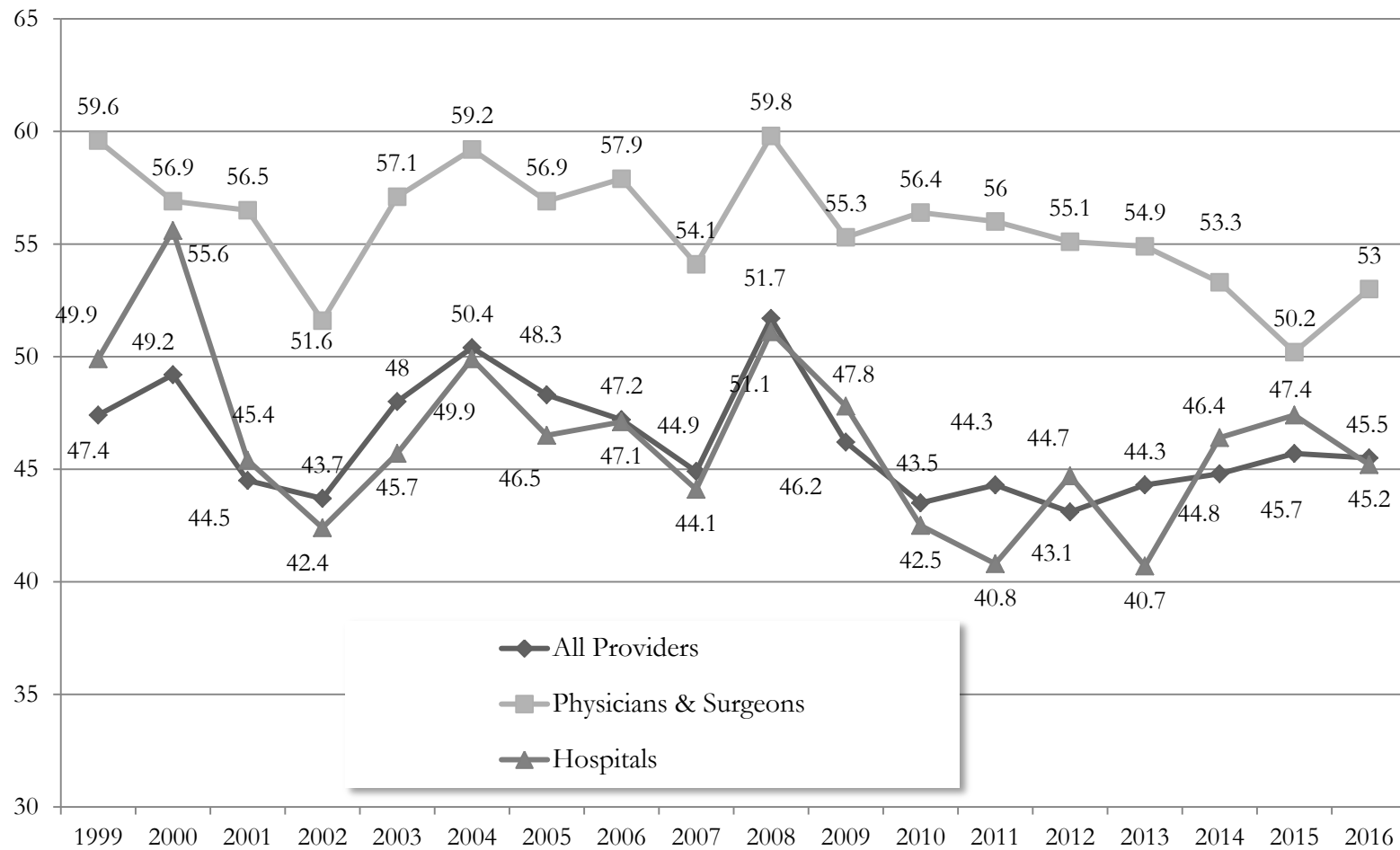
Court Filings by County Prior Ten Years				
County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Grundy	7	5	\$5,727,500	\$1,145,500
Harrison	3	1	\$180,000	\$180,000
Henry	12	6	\$2,104,498	\$350,750
Hickory	1	0	\$0	\$0
Holt	2	2	\$222,500	\$111,250
Howard	2	2	\$28,500	\$14,250
Howell	25	11	\$3,791,860	\$344,715
Iron	1	0	\$0	\$0
Jackson	1,146	685	\$284,847,657	\$415,836
Jasper	240	159	\$68,215,446	\$429,028
Jefferson	96	38	\$6,216,000	\$163,579
Johnson	33	22	\$6,698,708	\$304,487
Knox	2	1	\$50,000	\$50,000
Laclede	17	10	\$2,811,495	\$281,150
Lafayette	12	9	\$1,724,000	\$191,556
Lawrence	13	7	\$1,642,500	\$234,643
Lewis	2	1	\$142,000	\$142,000
Lincoln	7	2	\$117,500	\$58,750
Linn	7	4	\$527,500	\$131,875
Livingston	7	2	\$130,000	\$65,000
McDonald	2	1	\$7,500	\$7,500
Macon	6	3	\$1,110,000	\$370,000
Madison	10	6	\$1,621,689	\$270,282
Maries	1	0	\$0	\$0
Marion	35	15	\$10,750,427	\$716,695
Mercer	1	0	\$0	\$0
Miller	5	2	\$83,000	\$41,500
Mississippi	4	1	\$10,000	\$10,000
Moniteau	3	0	\$0	\$0
Monroe	0	0	\$0	\$0
Montgomery	2	1	\$35,000	\$35,000
Morgan	3	2	\$200,000	\$100,000
New Madrid	4	3	\$176,071	\$58,690
Newton	26	12	\$2,987,000	\$248,917
Nodaway	14	7	\$4,100,600	\$585,800
Oregon	1	1	\$75,000	\$75,000
Osage	1	0	\$0	\$0
Ozark	1	0	\$0	\$0
Pemiscot	10	5	\$1,207,500	\$241,500

Court Filings by County Prior Ten Years				
County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Perry	6	1	\$412,500	\$412,500
Pettis	35	20	\$5,445,769	\$272,288
Phelps	50	26	\$6,636,350	\$255,244
Pike	12	2	\$2,700,000	\$1,350,000
Platte	31	17	\$4,602,750	\$270,750
Polk	29	16	\$3,404,652	\$212,791
Pulaski	4	3	\$946,750	\$315,583
Putnam	1	0	\$0	\$0
Ralls	2	1	\$50,000	\$50,000
Randolph	8	5	\$2,610,000	\$522,000
Ray	4	2	\$700,000	\$350,000
Reynolds	2	2	\$302,375	\$151,188
Ripley	7	2	\$369,087	\$184,544
Saint Charles	126	48	\$10,827,495	\$225,573
Saint Clair	13	9	\$2,066,035	\$229,559
Sainte Genevieve	7	2	\$1,800,000	\$900,000
Saint Francois	45	22	\$6,722,060	\$305,548
Saint Louis	1,236	515	\$147,384,618	\$286,184
Saline	28	17	\$7,997,999	\$470,471
Schuyler	0	0	\$0	\$0
Scotland	4	2	\$505,000	\$252,500
Scott	54	31	\$8,930,291	\$288,074
Shannon	1	1	\$80,000	\$80,000
Shelby	1	0	\$0	\$0
Stoddard	4	2	\$355,000	\$177,500
Stone	5	2	\$275,000	\$137,500
Sullivan	1	0	\$0	\$0
Taney	42	21	\$5,189,500	\$247,119
Texas	8	2	\$322,500	\$161,250
Vernon	15	13	\$6,542,500	\$503,269
Warren	2	2	\$2,970,000	\$1,485,000
Washington	9	1	\$250,000	\$250,000
Wayne	4	2	\$370,002	\$185,001
Webster	5	2	\$615,000	\$307,500
Worth	1	0	\$0	\$0
Wright	0	0	\$0	\$0
Saint Louis City	813	364	\$173,766,511	\$477,381
Appellate Court	5	0	\$0	\$0
Federal Court	258	42	\$13,339,054	\$317,597

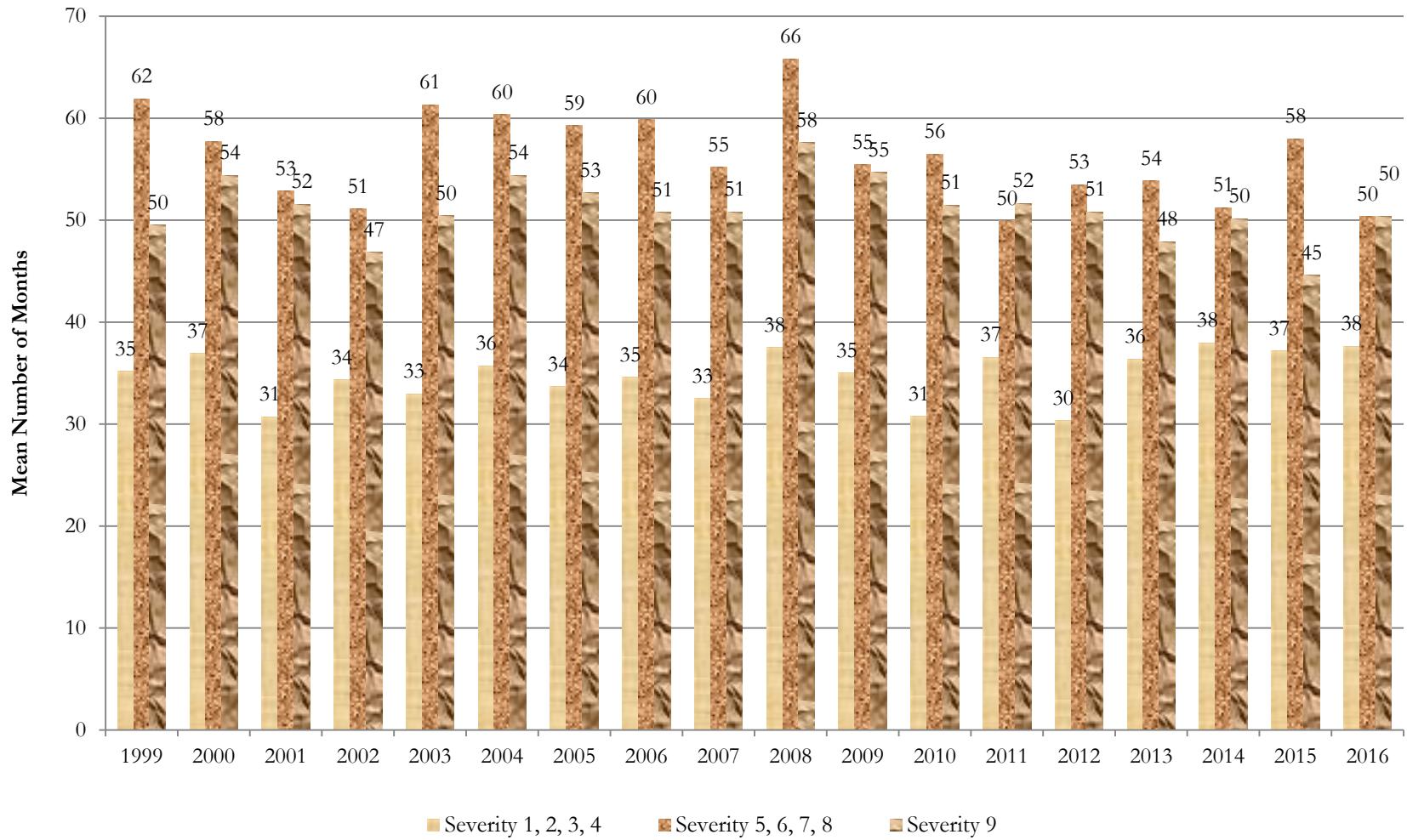
Court Filings by County Prior Ten Years				
County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Guaranty Fund	2	1	\$47,500	\$47,500
Out Of State	132	45	\$16,499,144	\$366,648



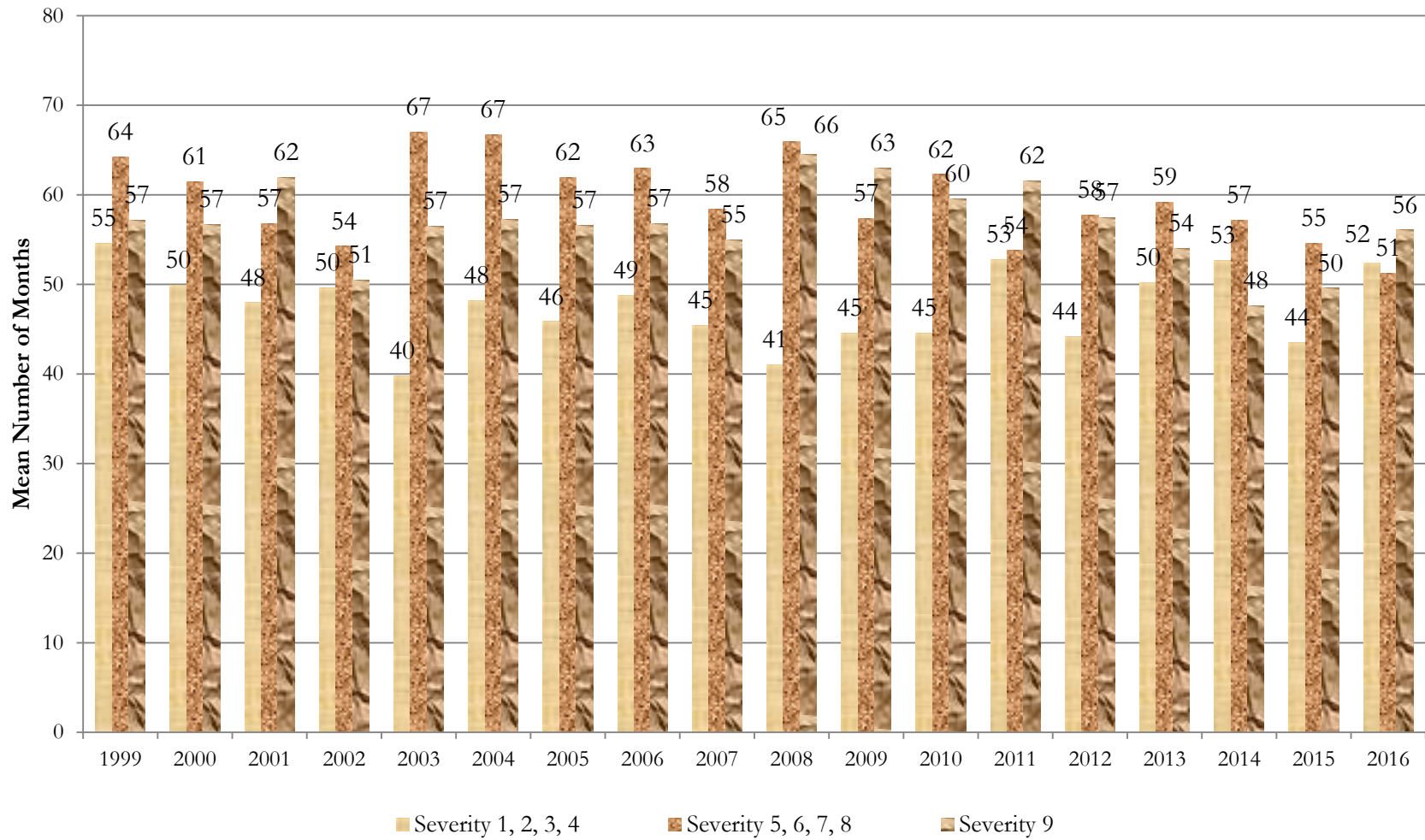
**Closed With Payment**  
**Mean number of months from incident to disposition**



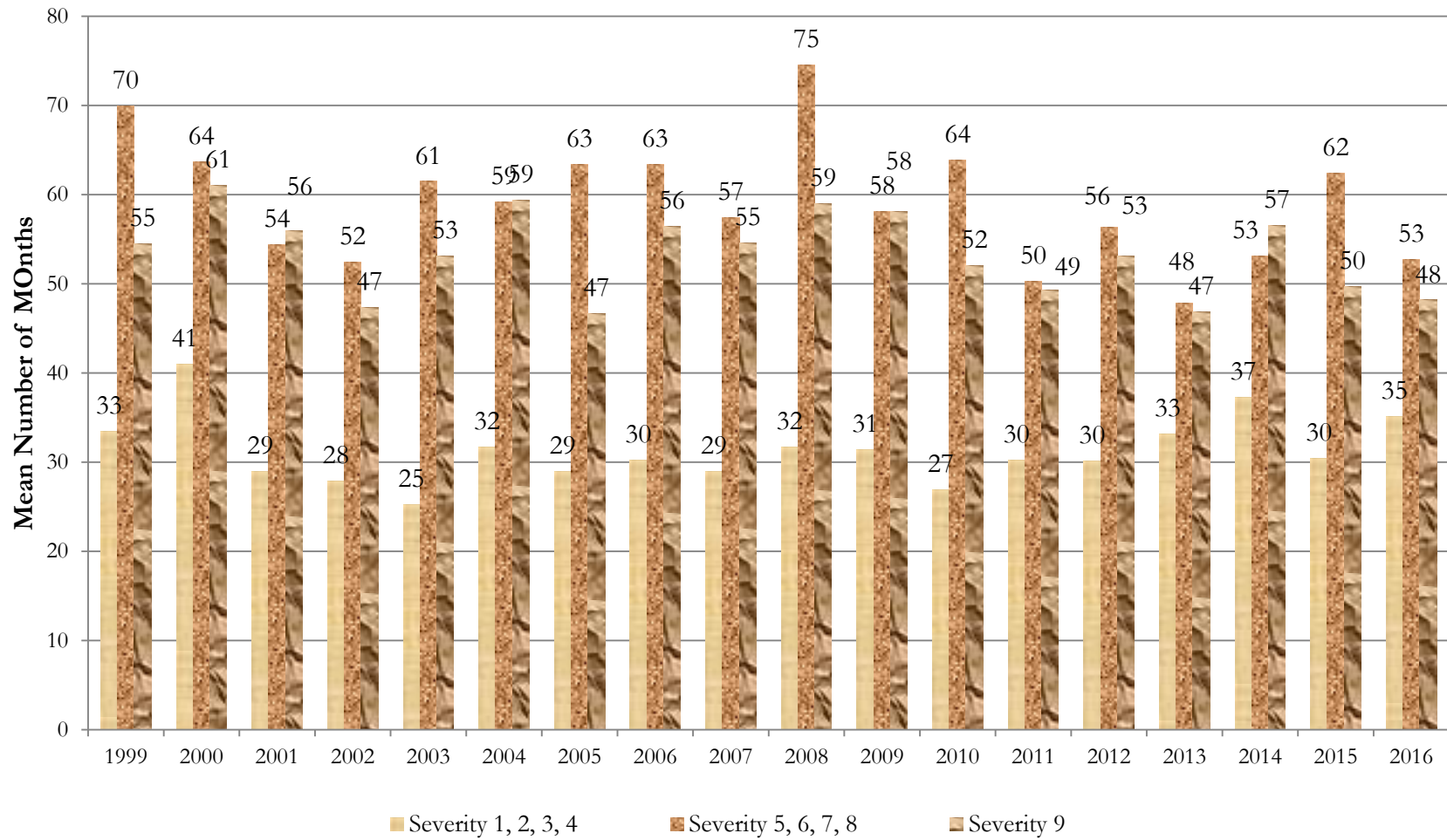
# **Bodily Injury Severity of Paid Claims - All Providers** **Mean Number of Months from Incident to Disposition**



# **Bodily Injury Severity of Paid Claims - Physicians & Surgeons** **Mean Number of Months from Incident to Disposition**



# **Bodily Injury Severity of Paid Claims - Hospitals** **Mean Number of Months from Incident to Disposition**



## **Section II**

### **Claim Severity**

This section classifies individual claim data based on the amount of indemnity paid. The data for all medical providers, physicians & Surgeons, and Hospitals are presented separately for the years 2011, 2012 and 2013. Summaries include:

- Average number of months from incident to close
- Number of claims reported and closed
- Cumulative percentage of number of claims
- Total indemnity paid
- Cumulative percentage of indemnity paid for closed claims
- Average economic damages
- Average non-economic damages
- Average indemnity
- Average loss adjustment expense

The following terms are used in subsequent tables:

Economic damages: damages arising from monetary harm including medical bills, lost wages, and lost earning capacity.

Non-economic damages: damages arising from non-monetary harm, including mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life and loss of consortium.

Loss adjustment expenses: expense paid to defense counsel and all other allocated loss adjustment expenses, such as filing fees, telephone charges, and fees for expert witnesses.

Summary by Indemnity Range Awarded to Each Injured Party, All Cases Closed in 2016									
Indemnity Range	Average Months	Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
None	42	395	51.8%	\$0	0.00%	\$0	\$0	\$0	\$25,803
1,000 - 1,999	25	10	53.2%	\$9,898	0.01%	\$513	\$477	\$990	\$4,268
2,000 - 2,999	22	8	54.2%	\$18,592	0.02%	\$180	\$2,144	\$2,324	\$786
3,000 - 3,999	12	1	54.3%	\$3,000	0.02%	\$1,680	\$1,320	\$3,000	\$4,280
4,000 - 4,999	4	1	54.5%	\$4,874	0.02%	\$0	\$4,874	\$4,874	\$6,440
5,000 - 5,999	43	4	55.0%	\$20,000	0.03%	\$750	\$4,250	\$5,000	\$265
6,000 - 6,999	12	3	55.4%	\$19,400	0.04%	\$4,467	\$2,000	\$6,467	\$901
7,000 - 7,999	24	4	55.9%	\$29,138	0.06%	\$3,171	\$4,114	\$7,285	\$848
8,000 - 8,999	22	2	56.2%	\$16,500	0.07%	\$2,125	\$6,125	\$8,250	\$700
9,000 - 9,999	14	4	56.7%	\$37,584	0.09%	\$7,271	\$1,333	\$9,396	\$1,219
10,000 - 19,999	32	19	59.2%	\$235,160	0.23%	\$3,526	\$8,379	\$12,377	\$21,663
20,000 - 29,999	41	20	61.8%	\$462,121	0.50%	\$10,112	\$11,794	\$23,106	\$64,369
30,000 - 39,999	65	4	62.3%	\$124,000	0.57%	\$16,625	\$14,375	\$31,000	\$121,314
40,000 - 49,999	48	20	65.0%	\$839,533	1.06%	\$16,312	\$25,332	\$41,977	\$41,308
50,000 - 59,999	47	18	67.3%	\$938,248	1.61%	\$21,908	\$28,143	\$52,125	\$65,933
60,000 - 69,999	52	6	68.1%	\$378,500	1.83%	\$10,600	\$52,483	\$63,083	\$37,678
70,000 - 79,999	47	17	70.3%	\$1,256,000	2.56%	\$34,726	\$39,156	\$73,882	\$41,452
80,000 - 89,999	21	5	71.0%	\$413,333	2.80%	\$16,553	\$57,614	\$82,667	\$7,481
90,000 - 99,999	40	6	71.8%	\$561,909	3.12%	\$27,150	\$66,502	\$93,652	\$37,573
100,000 - 199,999	47	57	79.3%	\$8,049,147	7.81%	\$53,756	\$83,846	\$141,213	\$81,114
200,000 - 299,999	48	42	84.8%	\$9,629,483	13.41%	\$93,269	\$133,187	\$229,273	\$99,461
300,000 - 399,999	56	20	87.4%	\$6,700,484	17.31%	\$131,716	\$203,308	\$335,024	\$158,100
400,000 - 499,999	54	20	90.0%	\$8,342,500	22.17%	\$149,925	\$267,200	\$417,125	\$165,374
500,000 - 999,999	48	39	95.1%	\$28,184,551	38.57%	\$321,312	\$401,369	\$722,681	\$178,039
1,000,000 - 1,999,999	57	18	97.5%	\$23,902,999	52.48%	\$984,917	\$343,028	\$1,327,944	\$311,275
2,000,000 - 2,999,999	38	7	98.4%	\$16,712,500	62.20%	\$1,003,825	\$1,383,675	\$2,387,500	\$217,898
3,000,000 - 3,999,999	90	2	98.7%	\$6,210,094	65.82%	\$1,250,000	\$1,855,047	\$3,105,047	\$428,192
Over 4,000,000	65	10	100.0%	\$58,740,000	100.00%	\$3,405,668	\$2,074,582	\$5,874,000	\$695,717
<b>Total</b>	<b>44</b>	<b>762</b>		<b>\$171,839,548</b>		<b>\$116,121</b>	<b>\$103,637</b>	<b>\$225,511</b>	<b>\$69,307</b>
<b>Total (Paid Only)</b>	<b>45</b>	<b>367</b>		<b>\$171,839,548</b>		<b>\$241,101</b>	<b>\$215,181</b>	<b>\$468,228</b>	<b>\$116,130</b>

Summary by Indemnity Range Awarded to Each Injured Party Closed in 2016, Cases Involving at least One Physician or Surgeon									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non- Economic Damages	Average Indemnity	Average Expense
None	50	177	48.8%	\$0	0.0%	\$0	\$0	\$0	\$43,612
1,000 - 1,999	56	1	49.0%	\$1,000	0.0%	\$560	\$440	\$1,000	\$21,287
2,000 - 2,999	15	1	49.3%	\$2,592	0.0%	\$0	\$2,592	\$2,592	\$808
3,000 - ,3999	12	1	49.6%	\$3,000	0.0%	\$1,680	\$1,320	\$3,000	\$4,280
6,000 - 6,999	19	1	49.9%	\$6,600	0.0%	\$6,600	\$0	\$6,600	\$2,704
9,000 - 9,999	16	1	50.1%	\$9,500	0.0%	\$9,500	\$0	\$9,500	\$4,325
10,000 - 19,999	47	5	51.5%	\$62,250	0.1%	\$240	\$12,210	\$12,450	\$52,504
20,000 - 29,999	48	4	52.6%	\$97,000	0.1%	\$8,897	\$15,353	\$24,250	\$250,971
30,000 - 39,999	65	4	53.7%	\$124,000	0.2%	\$16,625	\$14,375	\$31,000	\$121,314
40,000 - 49,999	34	7	55.7%	\$307,908	0.4%	\$19,525	\$23,510	\$43,987	\$73,245
50,000 - 59,999	76	5	57.0%	\$255,000	0.6%	\$11,058	\$39,942	\$51,000	\$171,456
60,000 - 69,999	41	2	57.6%	\$125,000	0.7%	\$16,800	\$45,700	\$62,500	\$45,798
70,000 - 79,999	60	10	60.3%	\$740,000	1.3%	\$35,225	\$38,775	\$74,000	\$58,297
90,000 - 99,999	16	1	60.6%	\$90,000	1.3%	\$8,400	\$81,600	\$90,000	\$21,633
100,000 -199,999	52	31	69.2%	\$4,614,739	4.6%	\$61,581	\$82,039	\$148,863	\$110,553
200,000 - 299,999	52	23	75.5%	\$5,196,000	8.4%	\$90,535	\$135,378	\$225,913	\$118,078
300,000 - 399,999	76	10	78.2%	\$3,307,740	10.8%	\$127,915	\$202,859	\$330,774	\$229,609
400,000 - 499,999	54	15	82.4%	\$6,330,000	15.3%	\$179,067	\$242,933	\$422,000	\$194,814
500,000 - 999,999	48	33	91.5%	\$23,876,928	32.5%	\$353,699	\$369,844	\$723,543	\$166,432
1,000,000 - 1,999,999	54	13	95.0%	\$16,850,000	44.7%	\$910,923	\$385,231	\$1,296,154	\$331,750
2,000,000 - 2,999,999	38	7	97.0%	\$16,712,500	56.7%	\$1,003,825	\$1,383,675	\$2,387,500	\$217,898
3,000,000 - 3,999,999	90	2	97.5%	\$6,210,094	61.2%	\$1,250,000	\$1,855,047	\$3,105,047	\$428,192
Over 4,000,000	71	9	100.0%	\$53,840,000	100.0%	\$3,536,556	\$2,008,166	\$5,982,222	\$769,831
<b>Total</b>	<b>52</b>	<b>363</b>		<b>\$138,761,85</b>		<b>\$202,573</b>	<b>\$168,377</b>	<b>\$382,264</b>	<b>\$115,832</b>
<b>Total (Paid Only)</b>	<b>53</b>	<b>186</b>		<b>\$138,761,85</b>		<b>\$395,345</b>	<b>\$328,608</b>	<b>\$746,031</b>	<b>\$184,557</b>

Summary by Indemnity Range Awarded to Each Injured Party Closed in 2016, Cases Involving at least One Hospital									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non- Economic Damages	Average Indemnity	Average Expense
None	42	130	44.07%	\$0	0.00%	\$0	\$0	\$0	\$22,986
1,000 - 1,999	32	4	45.42%	\$4,498	0.01%	\$557	\$568	\$1,125	\$7,291
2,000 - 2,999	40	3	46.44%	\$7,000	0.02%	\$373	\$1,960	\$2,333	\$621
4,000 - 4,999	4	1	46.78%	\$4,874	0.02%	\$0	\$4,874	\$4,874	\$6,440
5,000 - 5,999	43	4	48.14%	\$20,000	0.05%	\$750	\$4,250	\$5,000	\$265
6,000 - 6,999	13	1	48.47%	\$6,300	0.06%	\$6,300	\$0	\$6,300	\$0
7,000 - 7,999	14	2	49.15%	\$14,638	0.08%	\$2,292	\$5,028	\$7,319	\$1,697
9,000 - 9,999	14	1	49.49%	\$9,577	0.09%	\$9,577	\$0	\$9,577	\$552
10,000 - 19,999	30	8	52.20%	\$102,424	0.22%	\$4,864	\$7,940	\$12,803	\$30,212
20,000 - 29,999	51	7	54.58%	\$157,624	0.43%	\$9,459	\$13,059	\$22,518	\$80,603
30,000 - 39,999	63	2	55.25%	\$64,000	0.51%	\$32,000	\$0	\$32,000	\$203,362
40,000 - 49,999	60	10	58.64%	\$418,125	1.06%	\$14,743	\$27,070	\$41,813	\$38,727
50,000 - 59,999	43	6	60.68%	\$300,000	1.46%	\$29,055	\$20,945	\$50,000	\$33,136
60,000 - 69,999	74	2	61.36%	\$125,000	1.62%	\$16,800	\$45,700	\$62,500	\$36,721
70,000 - 79,999	46	8	64.07%	\$596,000	2.41%	\$40,700	\$33,800	\$74,500	\$52,525
80,000 - 89,999	16	3	65.08%	\$248,333	2.73%	\$13,333	\$69,444	\$82,778	\$1,003
90,000 - 99,999	46	3	66.10%	\$278,500	3.10%	\$35,633	\$57,200	\$92,833	\$44,786
100,000 -199,999	43	20	72.88%	\$2,687,775	6.64%	\$71,512	\$54,752	\$134,389	\$86,949
200,000 - 299,999	41	22	80.34%	\$4,970,984	13.18%	\$95,049	\$130,905	\$225,954	\$86,038
300,000 - 399,999	34	9	83.39%	\$3,083,244	17.23%	\$107,805	\$234,778	\$342,583	\$111,139
400,000 - 499,999	59	9	86.44%	\$3,855,000	22.31%	\$117,889	\$310,444	\$428,333	\$182,738
500,000 - 999,999	52	24	94.58%	\$17,329,551	45.10%	\$365,877	\$356,188	\$722,065	\$227,589
1,000,000 - 1,999,999	49	8	97.29%	\$11,465,499	60.19%	\$969,407	\$463,781	\$1,433,187	\$315,063
2,000,000 - 2,999,999	37	2	97.97%	\$4,900,000	66.64%	\$600,000	\$1,850,000	\$2,450,000	\$115,957
3,000,000 - 3,999,999	90	2	98.64%	\$6,210,094	74.81%	\$1,250,000	\$1,855,047	\$3,105,047	\$428,192
Over 4,000,000	56	4	100.00%	\$19,150,000	100.00%	\$1,806,042	\$1,997,083	\$4,787,500	\$279,336
<b>Total</b>	<b>44</b>	<b>295</b>		<b>\$76,009,040</b>		<b>\$115,379</b>	<b>\$128,380</b>	<b>\$257,658</b>	<b>\$74,323</b>
<b>Total (Paid Only)</b>	<b>45</b>	<b>165</b>		<b>\$76,009,040</b>		<b>\$206,284</b>	<b>\$229,529</b>	<b>\$460,661</b>	<b>\$114,771</b>



Summary by Indemnity Range Awarded to Each Injured Party - Closed in 2015, All Cases									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
None	46	424	53.33%	\$0	0.00%	\$0	\$0	\$0	\$33,223
1,000 - 1,999	43	9	54.47%	\$8,535	0.01%	\$762	\$186	\$948	\$13,723
2,000 - 2,999	16	5	55.09%	\$11,500	0.02%	\$224	\$2,076	\$2,300	\$3,140
3,000 - ,3999	19	2	55.35%	\$6,000	0.02%	\$3,000	\$0	\$3,000	\$6,500
4,000 - 4,999	15	4	55.85%	\$16,566	0.04%	\$2,343	\$1,799	\$4,142	\$1,125
5,000 - 5,999	30	11	57.23%	\$56,331	0.08%	\$2,486	\$2,635	\$5,121	\$9,581
6,000 - 6,999	48	4	57.74%	\$25,819	0.10%	\$2,596	\$3,859	\$6,455	\$2,108
7,000 - 7,999	37	5	58.36%	\$36,835	0.13%	\$3,351	\$4,016	\$7,367	\$4,606
8,000 - 8,999	18	2	58.62%	\$16,966	0.15%	\$8,483	\$0	\$8,483	\$4,776
9,000 - 9,999	37	4	59.12%	\$37,633	0.18%	\$7,548	\$1,860	\$9,408	\$25,893
10,000 - 19,999	30	19	61.51%	\$246,387	0.38%	\$6,267	\$5,948	\$12,968	\$9,927
20,000 - 29,999	42	18	63.77%	\$429,326	0.73%	\$10,108	\$13,327	\$23,851	\$43,737
30,000 - 39,999	43	10	65.03%	\$334,212	1.01%	\$8,151	\$25,270	\$33,421	\$39,911
40,000 - 49,999	25	9	66.16%	\$374,651	1.32%	\$20,594	\$21,034	\$41,628	\$19,096
50,000 - 59,999	40	16	68.18%	\$817,500	1.99%	\$16,400	\$34,694	\$51,094	\$28,314
60,000 - 69,999	41	12	69.69%	\$741,807	2.60%	\$15,846	\$44,305	\$61,817	\$44,292
70,000 - 79,999	50	10	70.94%	\$738,428	3.21%	\$25,213	\$48,630	\$73,843	\$71,172
80,000 - 89,999	40	4	71.45%	\$320,000	3.47%	\$20,000	\$60,000	\$80,000	\$73,798
90,000 - 99,999	58	7	72.33%	\$658,033	4.01%	\$28,330	\$65,674	\$94,005	\$35,905
100,000 -199,999	50	75	81.76%	\$10,592,359	12.73%	\$44,563	\$96,669	\$141,231	\$71,069
200,000 - 299,999	50	41	86.92%	\$9,662,238	20.69%	\$90,947	\$138,863	\$235,664	\$80,346
300,000 - 399,999	51	25	90.06%	\$8,378,934	27.58%	\$135,972	\$199,185	\$335,157	\$206,178
400,000 - 499,999	54	13	91.70%	\$5,704,988	32.28%	\$210,978	\$227,867	\$438,845	\$174,845
500,000 - 999,999	50	43	97.11%	\$28,722,068	55.92%	\$278,613	\$389,343	\$667,955	\$133,680
1,000,000 - 1,999,999	62	12	98.62%	\$16,334,524	69.36%	\$677,374	\$683,837	\$1,361,210	\$173,537
2,000,000 - 2,999,999	49	6	99.37%	\$13,344,515	80.35%	\$1,524,333	\$699,753	\$2,224,086	\$222,020
3,000,000 - 3,999,999	76	2	99.62%	\$6,225,000	85.47%	\$1,931,250	\$1,181,250	\$3,112,500	\$573,568
Over 4,000,000	76	3	100.00%	\$17,650,000	100.00%	\$3,672,605	\$2,127,395	\$5,883,333	\$947,259
<b>Total</b>	<b>46</b>	<b>795</b>	.	<b>\$121,491,155</b>	.	<b>\$74,244</b>	<b>\$77,906</b>	<b>\$152,819</b>	<b>\$59,731</b>
<b>Total (Paid Only)</b>	<b>46</b>	<b>371</b>	.	<b>\$121,491,155</b>	.	<b>\$159,094</b>	<b>\$166,942</b>	<b>\$327,469</b>	<b>\$90,026</b>

Summary by Indemnity Range Awarded to Each Injured Party Closed in 2015, Cases Involving at least Physician or Surgeon									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non- Economic Damages	Average Indemnity	Average Expense
None	49	229	60.0%	\$0	0.0%	\$0	\$0	\$0	\$43,427
1,000 - 1,999	42	2	60.5%	\$1,563	0.0%	\$599	\$183	\$782	\$40,258
5,000 - 5,999	18	3	61.3%	\$15,000	0.0%	\$2,667	\$2,333	\$5,000	\$1,861
9,000 - 9,999	27	2	61.8%	\$19,633	0.1%	\$9,817	\$0	\$9,817	\$8,588
10,000 - 19,999	46	5	63.1%	\$58,128	0.1%	\$3,014	\$5,749	\$11,626	\$17,208
20,000 - 29,999	55	2	63.6%	\$47,826	0.2%	\$21,348	\$2,565	\$23,913	\$53,585
30,000 - 39,999	27	3	64.4%	\$102,500	0.3%	\$24,500	\$9,667	\$34,167	\$37,968
40,000 - 49,999	57	1	64.7%	\$40,000	0.4%	\$35,000	\$5,000	\$40,000	\$59,426
50,000 - 59,999	46	6	66.2%	\$307,500	0.8%	\$26,050	\$25,200	\$51,250	\$45,671
60,000 - 69,999	49	4	67.3%	\$245,000	1.1%	\$22,500	\$38,750	\$61,250	\$84,147
70,000 - 79,999	76	3	68.1%	\$220,000	1.4%	\$38,067	\$35,267	\$73,333	\$109,075
80,000 - 89,999	62	1	68.3%	\$80,000	1.5%	\$0	\$80,000	\$80,000	\$44,218
90,000 - 99,999	52	1	68.6%	\$99,900	1.6%	\$0	\$99,900	\$99,900	\$157,248
100,000 -199,999	54	34	77.5%	\$4,865,364	7.9%	\$52,906	\$90,193	\$143,099	\$104,662
200,000 - 299,999	48	16	81.7%	\$3,750,687	12.8%	\$94,926	\$124,492	\$234,418	\$136,602
300,000 - 399,999	57	14	85.3%	\$4,714,699	18.9%	\$152,941	\$183,823	\$336,764	\$315,722
400,000 - 499,999	54	11	88.2%	\$4,804,988	25.2%	\$234,131	\$202,686	\$436,817	\$180,993
500,000 - 999,999	46	32	96.6%	\$21,993,206	53.8%	\$290,544	\$396,743	\$687,288	\$141,104
1,000,000 - 1,999,999	43	7	98.4%	\$10,301,250	67.2%	\$876,692	\$594,915	\$1,471,607	\$183,626
2,000,000 - 2,999,999	46	2	99.0%	\$4,440,000	73.0%	\$1,913,000	\$307,000	\$2,220,000	\$310,015
3,000,000 - 3,999,999	98	1	99.2%	\$3,150,000	77.1%	\$2,362,500	\$787,500	\$3,150,000	\$754,509
Over 4,000,000	76	3	100.0%	\$17,650,000	100.0%	\$3,672,605	\$2,127,395	\$5,883,333	\$947,259
Total	50	382		\$76,907,244		\$107,933	\$92,075	\$201,328	\$88,288
Total (Paid Only)	50	153		\$76,907,244		\$269,480	\$229,886	\$502,662	\$155,434

Summary by Indemnity Range Awarded to Each Injured Party - Cases Involving at least Hospital Closed in 2015									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
None	44	151	47.8%	\$0	0.0%	\$0	\$0	\$0	\$35,307
1,000 - 1,999	44	3	48.7%	\$3,509	0.0%	\$982	\$188	\$1,170	\$25,710
2,000 - 2,999	14	1	49.1%	\$2,000	0.0%	\$1,120	\$880	\$2,000	\$2,560
4,000 - 4,999	12	3	50.0%	\$12,566	0.0%	\$3,090	\$1,099	\$4,189	\$1,302
5,000 - 5,999	31	4	51.3%	\$20,831	0.1%	\$2,833	\$2,375	\$5,208	\$17,940
6,000 - 6,999	13	2	51.9%	\$13,319	0.1%	\$1,927	\$4,733	\$6,660	\$1,713
7,000 - 7,999	81	1	52.2%	\$7,822	0.1%	\$2,040	\$5,782	\$7,822	\$0
8,000 - 8,999	29	1	52.5%	\$8,500	0.1%	\$8,500	\$0	\$8,500	\$9,551
10,000 - 19,999	27	14	57.0%	\$179,574	0.4%	\$4,755	\$8,072	\$12,827	\$11,373
20,000 - 29,999	47	8	59.5%	\$192,826	0.7%	\$13,337	\$10,766	\$24,103	\$50,427
30,000 - 39,999	16	3	60.4%	\$100,212	0.9%	\$7,867	\$25,537	\$33,404	\$7,336
40,000 - 49,999	13	4	61.7%	\$174,000	1.1%	\$16,250	\$27,250	\$43,500	\$940
50,000 - 59,999	53	4	63.0%	\$207,500	1.5%	\$25,075	\$26,800	\$51,875	\$36,273
60,000 - 69,999	36	4	64.2%	\$247,500	1.8%	\$17,500	\$44,375	\$61,875	\$63,705
70,000 - 79,999	57	4	65.5%	\$293,428	2.3%	\$35,532	\$37,825	\$73,357	\$70,718
90,000 - 99,999	53	6	67.4%	\$563,720	3.2%	\$17,333	\$76,620	\$93,953	\$41,889
100,000 - 199,999	50	35	78.5%	\$4,829,385	10.8%	\$44,931	\$93,052	\$137,982	\$85,357
200,000 - 299,999	56	19	84.5%	\$4,517,449	17.9%	\$97,395	\$140,366	\$237,760	\$125,165
300,000 - 399,999	53	10	87.7%	\$3,324,998	23.1%	\$119,800	\$212,700	\$332,500	\$337,944
400,000 - 499,999	50	7	89.9%	\$3,069,166	27.9%	\$136,833	\$301,620	\$438,452	\$245,961
500,000 - 999,999	54	20	96.2%	\$13,552,342	49.2%	\$302,013	\$375,604	\$677,617	\$171,118
1,000,000 - 1,999,999	76	7	98.4%	\$9,376,250	64.0%	\$638,036	\$701,429	\$1,339,464	\$139,262
2,000,000 - 2,999,999	42	1	98.7%	\$2,200,000	67.4%	\$2,100,000	\$100,000	\$2,200,000	\$263,722
3,000,000 - 3,999,999	54	1	99.1%	\$3,075,000	72.3%	\$1,500,000	\$1,575,000	\$3,075,000	\$392,627
Over 4,000,000	76	3	100.0%	\$17,650,000	100.0%	\$3,672,605	\$2,127,395	\$5,883,333	\$947,259
<b>Total</b>	<b>46</b>	<b>316</b>		<b>\$63,621,897</b>		<b>\$99,432</b>	<b>\$101,112</b>	<b>\$201,335</b>	<b>\$80,330</b>
<b>Total (Paid Only)</b>	<b>47</b>	<b>165</b>		<b>\$63,621,897</b>		<b>\$190,428</b>	<b>\$193,644</b>	<b>\$385,587</b>	<b>\$121,533</b>

Summary by Indemnity Range Awarded to Each Injured Party Closed in 2014, All Cases									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
None	45	464	55.7%	\$0	0.0%	\$0	\$0	\$0	\$37,014
1,000 - 1,999	36	17	57.7%	\$20,526	0.0%	\$277	\$930	\$1,207	\$468
2,000 - 2,999	34	3	58.1%	\$6,500	0.0%	\$467	\$1,700	\$2,167	\$8,273
3,000 - ,3999	8	3	58.5%	\$10,661	0.0%	\$3,054	\$500	\$3,554	\$219
4,000 - 4,999	12	4	58.9%	\$17,000	0.0%	\$2,233	\$2,017	\$4,250	\$6,808
5,000 - 5,999	22	8	59.9%	\$41,787	0.1%	\$2,383	\$2,840	\$5,223	\$6,391
7,000 - 7,999	29	4	60.4%	\$29,500	0.1%	\$4,000	\$3,375	\$7,375	\$2,341
8,000 - 8,999	30	2	60.6%	\$16,826	0.1%	\$1,081	\$7,332	\$8,413	\$8,519
10,000 - 19,999	46	20	63.0%	\$267,156	0.3%	\$5,151	\$8,207	\$13,358	\$16,072
20,000 - 29,999	36	25	66.0%	\$576,627	0.8%	\$8,387	\$14,678	\$23,065	\$11,851
30,000 - 39,999	34	15	67.8%	\$485,723	1.2%	\$12,540	\$19,841	\$32,382	\$89,841
40,000 - 49,999	46	7	68.7%	\$304,736	1.4%	\$10,560	\$32,974	\$43,534	\$21,488
50,000 - 59,999	48	15	70.5%	\$751,530	2.0%	\$16,929	\$33,173	\$50,102	\$78,455
60,000 - 69,999	41	8	71.4%	\$505,500	2.4%	\$34,868	\$28,319	\$63,188	\$53,440
70,000 - 79,999	47	15	73.2%	\$1,104,955	3.2%	\$43,908	\$29,755	\$73,664	\$50,041
80,000 - 89,999	43	8	74.2%	\$673,563	3.8%	\$48,561	\$35,635	\$84,195	\$42,723
90,000 - 99,999	46	7	75.0%	\$643,000	4.3%	\$29,486	\$62,371	\$91,857	\$33,789
100,000 -199,999	41	58	82.0%	\$8,079,045	10.6%	\$51,828	\$87,466	\$139,294	\$48,341
200,000 - 299,999	56	45	87.4%	\$10,263,500	18.6%	\$74,848	\$153,230	\$228,078	\$96,815
300,000 - 399,999	50	24	90.3%	\$7,873,621	24.7%	\$126,798	\$201,270	\$328,068	\$119,641
400,000 - 499,999	55	16	92.2%	\$6,723,887	30.0%	\$115,183	\$305,060	\$420,243	\$121,694
500,000 - 999,999	48	39	96.9%	\$26,334,881	50.5%	\$251,550	\$423,703	\$675,253	\$105,172
1,000,000 - 1,999,999	52	11	98.2%	\$15,209,200	62.4%	\$715,431	\$667,224	\$1,382,655	\$113,932
2,000,000 - 2,999,999	36	6	98.9%	\$13,195,000	72.7%	\$629,167	\$1,220,000	\$2,199,167	\$132,036
3,000,000 - 3,999,999	85	5	99.5%	\$15,874,000	85.1%	\$1,895,790	\$1,279,010	\$3,174,800	\$488,529
Over 4,000,000	62	4	100.0%	\$19,150,070	100.0%	\$1,675,000	\$3,112,518	\$4,787,518	\$434,948
<b>Total</b>	<b>45</b>	<b>833</b>		<b>\$128,158,794</b>		<b>\$61,605</b>	<b>\$89,726</b>	<b>\$153,852</b>	<b>\$53,626</b>
<b>Total (Paid Only)</b>	<b>45</b>	<b>369</b>		<b>\$128,158,794</b>		<b>\$139,070</b>	<b>\$202,552</b>	<b>\$347,314</b>	<b>\$74,514</b>

Summary by Indemnity Range Awarded to Each Injured Party Closed in 2014, Cases Involving at least One Physician or Surgeon									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non- Economic Damages	Average Indemnity	Average Expense
None	50	237	58.8%	\$0	0.0%	\$0	\$0	\$0	\$50,961
2,000 - 2,999	61	1	59.1%	\$2,000	0.0%	\$0	\$2,000	\$2,000	\$21,315
7,000 - 7,999	19	1	59.3%	\$7,500	0.0%	\$7,500	\$0	\$7,500	\$4,239
10,000 - 19,999	55	6	60.8%	\$67,500	0.1%	\$2,100	\$9,150	\$11,250	\$10,066
20,000 - 29,999	47	5	62.0%	\$114,700	0.2%	\$9,903	\$13,037	\$22,940	\$26,899
30,000 - 39,999	47	6	63.5%	\$190,000	0.5%	\$17,083	\$14,583	\$31,667	\$190,819
40,000 - 49,999	54	1	63.8%	\$49,900	0.5%	\$0	\$49,900	\$49,900	\$145,118
50,000 - 59,999	52	8	65.8%	\$401,350	1.0%	\$23,095	\$27,074	\$50,169	\$143,125
60,000 - 69,999	26	1	66.0%	\$60,000	1.1%	\$60,000	\$0	\$60,000	\$7,290
70,000 - 79,999	57	7	67.7%	\$510,000	1.7%	\$39,804	\$33,054	\$72,857	\$92,047
80,000 - 89,999	32	4	68.7%	\$339,560	2.1%	\$35,025	\$49,865	\$84,890	\$43,206
90,000 - 99,999	56	2	69.2%	\$188,000	2.3%	\$45,000	\$49,000	\$94,000	\$70,612
100,000 -199,999	46	27	75.9%	\$3,972,949	7.2%	\$51,085	\$96,062	\$147,146	\$71,495
200,000 - 299,999	68	26	82.4%	\$5,797,500	14.2%	\$96,065	\$126,916	\$222,981	\$121,531
300,000 - 399,999	58	14	85.9%	\$4,486,291	19.6%	\$186,221	\$134,228	\$320,449	\$161,082
400,000 - 499,999	54	15	89.6%	\$6,290,500	27.3%	\$118,969	\$300,398	\$419,367	\$129,807
500,000 - 999,999	48	25	95.8%	\$16,650,152	47.5%	\$289,938	\$376,068	\$666,006	\$144,060
1,000,000 - 1,999,999	54	7	97.5%	\$10,158,741	59.8%	\$824,249	\$627,000	\$1,451,249	\$144,163
2,000,000 - 2,999,999	37	3	98.3%	\$7,010,000	68.3%	\$296,667	\$1,340,000	\$2,336,667	\$162,935
3,000,000 - 3,999,999	82	4	99.3%	\$12,374,000	83.3%	\$1,669,738	\$1,423,762	\$3,093,500	\$579,551
Over 4,000,000	51	3	100.0%	\$13,750,000	100.0%	\$2,233,333	\$2,350,000	\$4,583,333	\$579,931
<b>Total</b>	<b>52</b>	<b>403</b>		<b>\$82,420,643</b>		<b>\$90,524</b>	<b>\$108,782</b>	<b>\$204,518</b>	<b>\$84,736</b>
<b>Total (Paid Only)</b>	<b>53</b>	<b>166</b>		<b>\$82,420,643</b>		<b>\$219,767</b>	<b>\$264,092</b>	<b>\$496,510</b>	<b>\$132,958</b>

Summary by Indemnity Range Awarded to Each Injured Party Closed in 2014, Cases Involving at least One Hospital									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non- Economic Damages	Average Indemnity	Average Expense
None	46	168	48.3%	\$0	0.0%	\$0	\$0	\$0	\$38,903
1,000 - 1,999	40	15	52.6%	\$17,239	0.0%	\$227	\$922	\$1,149	\$521
2,000 - 2,999	43	2	53.2%	\$4,500	0.0%	\$700	\$1,550	\$2,250	\$12,399
3,000 - ,3999	6	1	53.5%	\$3,916	0.0%	\$3,916	\$0	\$3,916	\$628
4,000 - 4,999	12	1	53.7%	\$4,250	0.0%	\$0	\$4,250	\$4,250	\$14,135
5,000 - 5,999	35	3	54.6%	\$15,500	0.1%	\$1,850	\$3,317	\$5,167	\$9,070
7,000 - 7,999	70	1	54.9%	\$7,000	0.1%	\$0	\$7,000	\$7,000	\$0
10,000 - 19,999	30	9	57.5%	\$115,500	0.2%	\$5,767	\$7,067	\$12,833	\$8,241
20,000 - 29,999	46	11	60.6%	\$248,338	0.5%	\$6,893	\$15,683	\$22,576	\$4,274
30,000 - 39,999	29	8	62.9%	\$263,000	0.8%	\$13,569	\$19,306	\$32,875	\$122,580
40,000 - 49,999	43	5	64.4%	\$213,316	1.1%	\$6,480	\$36,183	\$42,663	\$1,059
50,000 - 59,999	53	10	67.2%	\$500,180	1.7%	\$20,618	\$29,400	\$50,018	\$106,201
60,000 - 69,999	20	2	67.8%	\$127,500	1.8%	\$33,825	\$29,925	\$63,750	\$27,706
70,000 - 79,999	37	5	69.3%	\$366,451	2.3%	\$16,240	\$57,050	\$73,290	\$31,771
80,000 - 89,999	44	4	70.4%	\$339,063	2.7%	\$45,651	\$39,115	\$84,766	\$30,455
90,000 - 99,999	66	3	71.3%	\$270,000	3.0%	\$46,800	\$43,200	\$90,000	\$48,235
100,000 -199,999	41	24	78.2%	\$3,422,323	7.1%	\$40,211	\$102,386	\$142,597	\$28,168
200,000 - 299,999	60	15	82.5%	\$3,582,500	11.3%	\$109,373	\$129,460	\$238,833	\$118,281
300,000 - 399,999	39	12	85.9%	\$3,980,170	16.1%	\$72,695	\$258,986	\$331,681	\$99,425
400,000 - 499,999	62	10	88.8%	\$4,166,387	21.0%	\$124,292	\$292,346	\$416,639	\$159,614
500,000 - 999,999	49	20	94.5%	\$13,372,631	36.9%	\$190,273	\$478,359	\$668,632	\$82,717
1,000,000 - 1,999,999	69	6	96.3%	\$9,749,459	48.5%	\$543,333	\$1,081,577	\$1,624,910	\$173,062
2,000,000 - 2,999,999	33	5	97.7%	\$11,195,000	61.9%	\$579,000	\$1,240,000	\$2,239,000	\$113,139
3,000,000 - 3,999,999	91	4	98.9%	\$12,874,000	77.2%	\$1,987,238	\$1,231,262	\$3,218,500	\$532,311
Over 4,000,000	62	4	100.0%	\$19,150,070	100.0%	\$1,675,000	\$3,112,518	\$4,787,518	\$434,948
<b>Total</b>	<b>46</b>	<b>348</b>	.	<b>\$83,988,293</b>	.	<b>\$87,044</b>	<b>\$148,267</b>	<b>\$241,346</b>	<b>\$62,147</b>
<b>Total (Paid Only)</b>	<b>46</b>	<b>180</b>	.	<b>\$83,988,293</b>	.	<b>\$168,285</b>	<b>\$286,650</b>	<b>\$466,602</b>	<b>\$83,841</b>

## **Section III**

### **Average Payments by Injury Severity And Lapsed Time to Disposition**

This section illustrates the paid claim count, the average paid indemnity (economic + non-economic), the percent change of paid claims, and the percent change of average paid indemnity by bodily injury severity for the past four years. These tables are displayed by the major business classifications and by the month from incident to disposition for all medical care providers, physicians and hospitals. Severity categories are defined as follows:

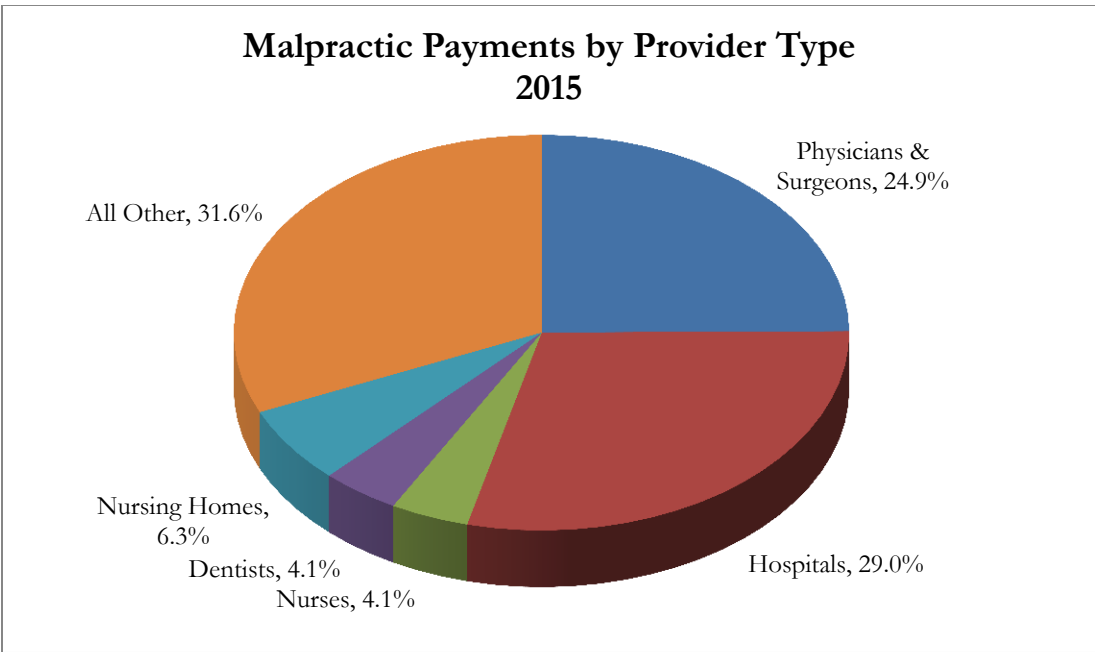
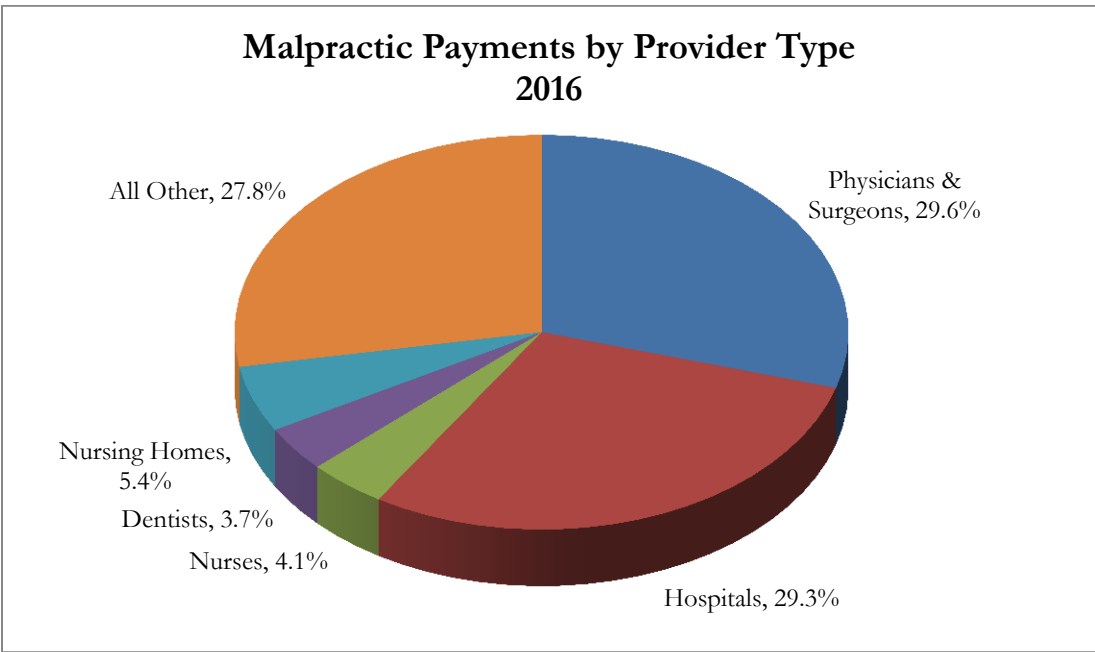
#### **Temporary Injuries (1 – 4)**

1. Emotional only - fright, no physical damage. Examples include breach of patient confidentiality, misdiagnosing a healthy patient with a condition, inappropriate legal or ethical behavior.
2. Insignificant – Lacerations, minor contusions, rash. No delay in recovery.
3. Minor – Infections, misset fracture, fall in hospital. Recovery is delayed.
4. Major – burns, surgical material retained, drug side-effect, temporary brain damage. Recovery delayed.

#### **Permanent Non-Fatal Injuries (5 – 8)**

5. Minor – Loss of fingers, damage to internal organs. Injuries are non-disabling.
6. Significant – Deafness, loss of limb, loss of eye, one kidney or lung
7. Major – Paraplegia, blindness, loss of two limbs, significant brain damage
8. Grave – quadriplegia, severe brain damage, life-long care or fatal prognosis.

#### **Fatalities – 9**

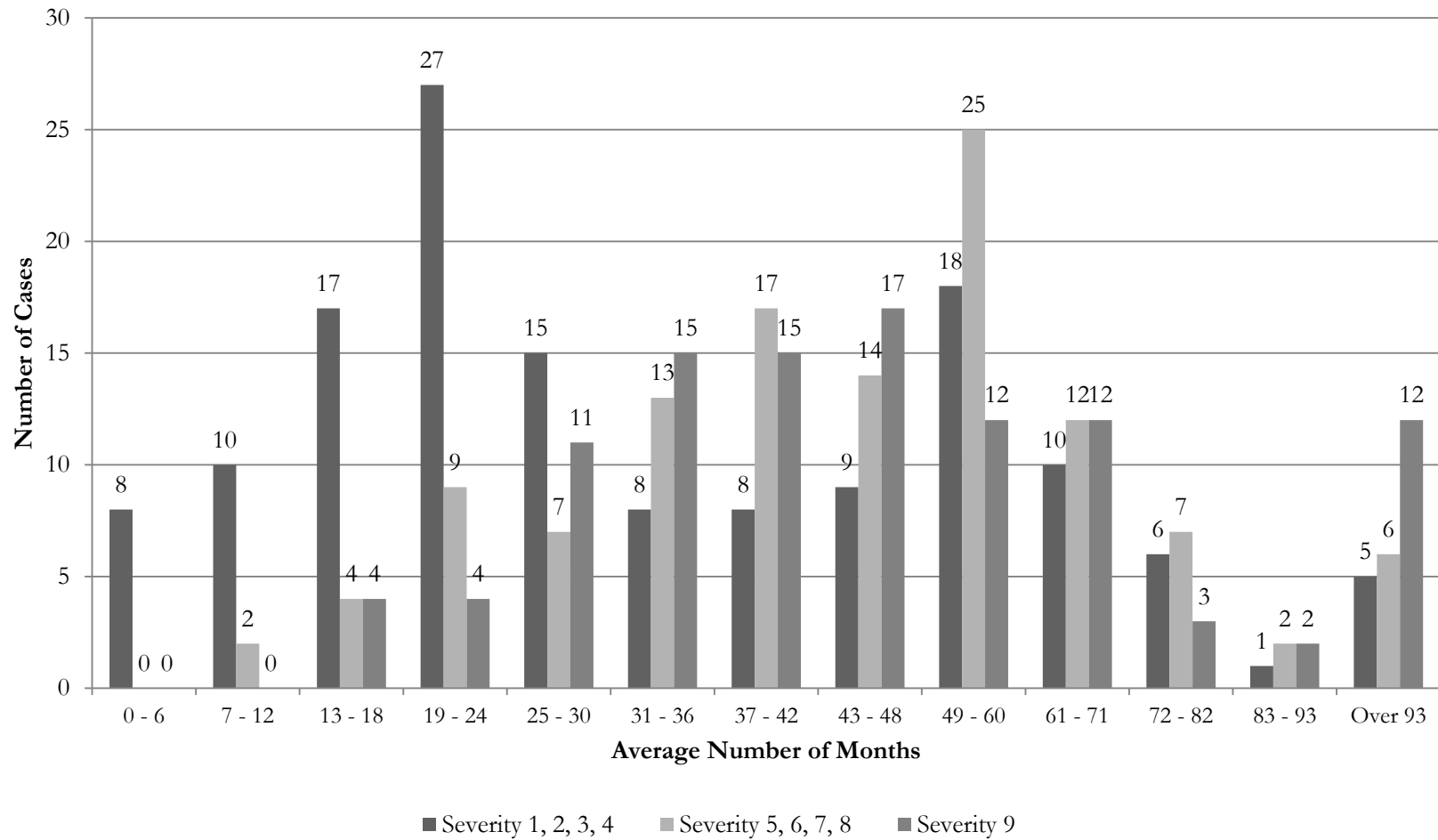




Claims by Provider Type												
	2016		2015 - 2016		2015		2014 - 2015		2014		2013 - 2014	
Profession Type	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Severity 1, 2, 3, 4 (Temporary Injuries)												
Chiropractors	4	\$99,625	300.0%	99.3%	1	\$50,000	-80.0%	212.5%	5	\$16,000	66.7%	-70.2%
Clinics & Corporations	40	\$131,151	8.1%	96.4%	37	\$66,766	0.0%	-57.5%	37	\$157,224	19.4%	-3.1%
Dentists	13	\$147,192	-13.3%	489.6%	15	\$24,964	0.0%	-31.3%	15	\$36,350	-28.6%	-6.2%
Hospitals	53	\$107,635	-1.9%	96.4%	54	\$54,815	-30.8%	-64.5%	78	\$154,298	13.0%	149.8%
Nurses	4	\$432,500	-60.0%	680.0%	10	\$55,450	150.0%	-41.1%	4	\$94,071	0.0%	58.1%
Nursing Homes	4	\$116,656	-60.0%	47.9%	10	\$78,900	0.0%	-18.1%	10	\$96,333	25.0%	-7.9%
Optometrists	0	\$0			0	\$0			0	\$0		
Pharmacies	16	\$21,638	0.0%	-38.4%	16	\$35,117	220.0%	136.0%	5	\$14,880	-44.4%	-30.9%
Physicians & Surgeons	25	\$211,770	-10.7%	-22.6%	28	\$273,469	3.7%	75.2%	27	\$156,098	-42.6%	3.4%
Podiatrist/Chiropracist	2	\$67,500	-50.0%	-89.3%	4	\$631,629	33.3%	913.3%	3	\$62,333	200.0%	38.5%
<b>Subtotal</b>	<b>161</b>	<b>\$131,893</b>	<b>-8.0%</b>	<b>28.6%</b>	<b>175</b>	<b>\$102,536</b>	<b>-4.9%</b>	<b>-22.3%</b>	<b>184</b>	<b>\$132,029</b>	<b>-4.7%</b>	<b>36.4%</b>
Severity 5, 6, 7, 8 (Permanent Injuries)												
Chiropractors	3	\$173,333	200.0%	-37.0%	1	\$275,000			0	\$0	-100.0%	-100.0%
Clinics & Corporations	39	\$856,441	-15.2%	38.7%	46	\$617,264	24.3%	26.0%	37	\$489,917	-11.9%	-20.6%
Dentists	2	\$10,750	-50.0%	-92.7%	4	\$148,125			0	\$0	-100.0%	-100.0%
Hospitals	41	\$635,890	-12.8%	51.2%	47	\$420,692	4.4%	-35.2%	45	\$649,560	15.4%	168.2%
Nurses	6	\$1,000,000	0.0%	142.4%	6	\$412,500	100.0%	5.3%	3	\$391,667	-50.0%	-61.0%
Nursing Homes	4	\$82,375	100.0%	-63.4%	2	\$225,000	-33.3%	-8.2%	3	\$245,000	200.0%	263.0%
Optometrists	0	\$0	-100.0%	-100.0%	1	\$32,000			0	\$0		
Pharmacies	0	\$0	-100.0%	-100.0%	2	\$932,500	-50.0%	973.4%	4	\$86,875	300.0%	768.8%
Physicians & Surgeons	68	\$735,433	51.1%	50.0%	45	\$490,363	-26.2%	26.4%	61	\$387,938	22.0%	-11.6%
Podiatrist/Chiropracist	0	\$0	-100.0%	-100.0%	3	\$212,500	200.0%	2733.3%	1	\$7,500	0.0%	-91.7%
<b>Subtotal</b>	<b>163</b>	<b>\$713,823</b>	<b>3.8%</b>	<b>46.4%</b>	<b>157</b>	<b>\$487,643</b>	<b>1.9%</b>	<b>2.5%</b>	<b>154</b>	<b>\$475,885</b>	<b>7.7%</b>	<b>5.9%</b>
Severity 9 (Fatality)												

Claims by Provider Type												
	2016		2015 - 2016		2015		2014 - 2015		2014		2013 - 2014	
			%	%			%	%			%	%
Profession Type	Paid Claims	Average Indemnity	Change, Paid Claims	Change, Average Indemnity	Paid Claims	Average Indemnity	Change, Paid Claims	Change, Average Indemnity	Paid Claims	Average Indemnity	Change, Paid Claims	Change, Average Indemnity
Chiropractors	0	\$0			0	\$0			0	\$0	-100.0%	-100.0%
Clinics & Corporations	24	\$208,250	-27.3%	16.3%	33	\$179,105	43.5%	-18.2%	23	\$219,082	-30.3%	-6.2%
Dentists	2	\$875,000			0	\$0			0	\$0		
Hospitals	41	\$160,597	24.2%	-31.5%	33	\$234,368	-5.7%	-46.1%	35	\$434,590	9.4%	10.3%
Nurses	9	\$79,445	200.0%	-66.4%	3	\$236,667	-62.5%	72.4%	8	\$137,250	33.3%	-39.7%
Nursing Homes	17	\$154,331	0.0%	13.3%	17	\$136,196	30.8%	-24.9%	13	\$181,423	30.0%	49.5%
Pharmacies	0	\$0	-100.0%	-100.0%	2	\$412,500			0	\$0		
Physicians & Surgeons	43	\$408,849	2.4%	80.9%	42	\$226,009	50.0%	-7.9%	28	\$245,464	7.7%	10.6%
Podiatrist/Chiropodist	0	\$0			0	\$0			0	\$0		
Subtotal	136	\$251,850	4.6%	21.3%	130	\$207,595	21.5%	-27.4%	107	\$285,785	-0.9%	7.3%

## Lapsed Months from Incident to Disposition 2016 Paid Incidents - All Cases



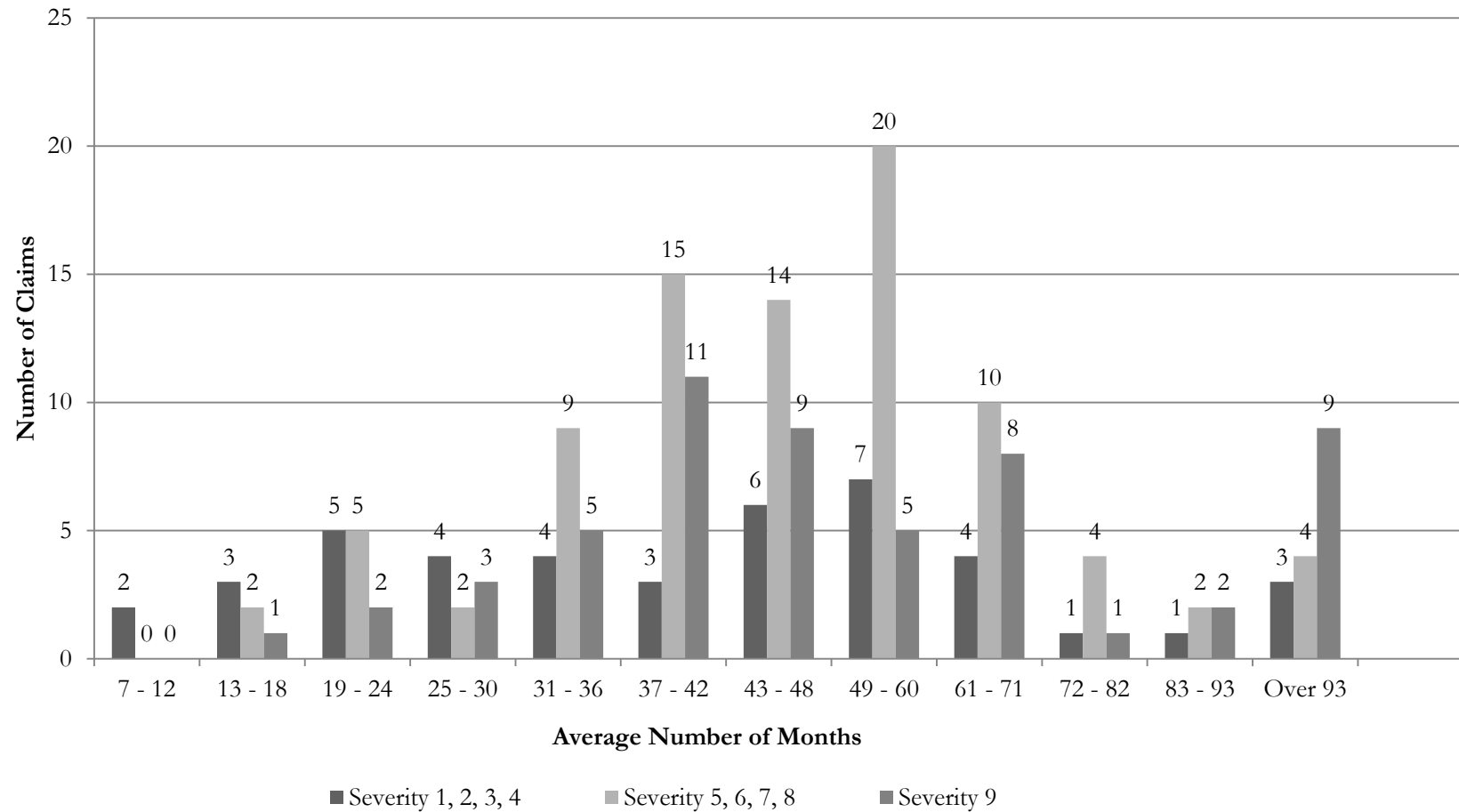
Average Indemnity by Injury Severity (1 to 9 Scale) and Months to Disposition												
All Cases												
	2016		2015 – 2016		2015		2014 – 2015		2014		2013 - 2014	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Severity 1, 2, 3, 4 (Temporary Injuries)												
0 - 6	8	\$4,359	33.3%	-17.8%	6	\$5,303	-14.3%	-19.3%	7	\$6,573	-30.0%	-50.1%
7 - 12	10	\$24,783	-50.0%	27.4%	20	\$19,452	-13.0%	-41.1%	23	\$33,023	21.1%	181.5%
13 - 18	17	\$61,113	-15.0%	74.0%	20	\$35,130	25.0%	-49.3%	16	\$69,322	-27.3%	89.7%
19 - 24	27	\$109,701	80.0%	125.4%	15	\$48,661	-31.8%	-13.2%	22	\$56,093	144.4%	30.1%
25 - 30	15	\$142,772	-16.7%	7.6%	18	\$132,686	12.5%	77.3%	16	\$74,832	-20.0%	-46.2%
31 - 36	8	\$247,500	0.0%	-45.5%	8	\$454,002	-20.0%	139.8%	10	\$189,350	-50.0%	10.2%
37 - 42	8	\$264,089	-52.9%	42.7%	17	\$185,088	21.4%	14.0%	14	\$162,341	-12.5%	-13.1%
43 - 48	9	\$217,500	-30.8%	37.0%	13	\$158,786	44.4%	4.8%	9	\$151,444	-30.8%	-25.6%
48 - 60	18	\$186,497	38.5%	101.9%	13	\$92,386	-23.5%	-54.9%	17	\$205,051	-22.7%	115.8%
61 - 71	10	\$366,100	66.7%	75.4%	6	\$208,750	-64.7%	234.2%	17	\$62,460	41.7%	-66.4%
72 - 82	6	\$133,583	20.0%	180.9%	5	\$47,563	-28.6%	-78.4%	7	\$220,396	16.7%	456.7%
83 - 93	1	\$30,000	-50.0%	-42.5%	2	\$52,157	-75.0%	-80.0%	8	\$260,321	166.7%	732.5%
94 - 104	1	\$10,000	-66.7%	-90.8%	3	\$109,167	50.0%	-96.0%	2	\$2,706,285	-50.0%	1904.7%
105 - 115	0	\$0	-100.0%	-100.0%	2	\$394,618	0.0%	26.8%	2	\$311,250	100.0%	730.0%
116 - 126	1	\$50,000	0.0%	-93.3%	1	\$750,000	0.0%	7400.0%	1	\$10,000	.	.
127 - 137	1	\$20,000	.	.	0	\$0	-100.0%	-100.0%	1	\$200,000	0.0%	10699.1%
138 - 148	1	\$435,000	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
149 - 159	0	\$0	-100.0%	-100.0%	2	\$3,500	.	.	0	\$0	.	.
160 - 170	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
171 - 181	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
182 - 192	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.

Average Indemnity by Injury Severity (1 to 9 Scale) and Months to Disposition All Cases												
	2016		2015 – 2016		2015		2014 – 2015		2014		2013 - 2014	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
193 - 203	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
204 - 214	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Over 225	1	\$395,000	0.0%	107.9%	1	\$190,000	.	.	0	\$0	.	.
<b>Subtotal</b>	<b>142</b>	<b>\$149,541</b>	<b>-6.6%</b>	<b>26.7%</b>	<b>152</b>	<b>\$118,052</b>	<b>-11.6%</b>	<b>-16.4%</b>	<b>172</b>	<b>\$141,241</b>	<b>-3.9%</b>	<b>35.4%</b>
Severity 5, 6, 7 & 8 (Permanent Injuries)												
0 - 6	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
7 - 12	2	\$2,477,500	100.0%	4855.0%	1	\$50,000	-50.0%	122.2%	2	\$22,500	-50.0%	-32.6%
13 - 18	4	\$322,500	33.3%	222.5%	3	\$100,000	-25.0%	-90.3%	4	\$1,031,365	0.0%	160.1%
19 - 24	9	\$1,312,311	80.0%	652.0%	5	\$174,500	-16.7%	-47.3%	6	\$330,833	0.0%	30.7%
25 - 30	7	\$119,714	75.0%	-68.0%	4	\$373,917	-55.6%	24.2%	9	\$301,056	-30.8%	41.6%
31 - 36	13	\$412,563	30.0%	-28.2%	10	\$574,607	100.0%	-35.4%	5	\$889,000	66.7%	-62.2%
37 - 42	17	\$1,285,706	21.4%	2.8%	14	\$1,250,528	-22.2%	94.7%	18	\$642,121	100.0%	48.8%
43 - 48	14	\$427,036	16.7%	-31.7%	12	\$625,690	-45.5%	29.0%	22	\$485,139	69.2%	81.9%
48 - 60	25	\$424,380	13.6%	-30.8%	22	\$613,111	83.3%	-43.3%	12	\$1,081,792	-52.0%	90.4%
61 - 71	12	\$1,573,976	-45.5%	240.2%	22	\$462,668	69.2%	-42.7%	13	\$807,742	0.0%	54.1%
72 - 82	7	\$654,048	0.0%	-17.7%	7	\$794,353	600.0%	297.2%	1	\$200,000	-88.9%	-81.8%
83 - 93	2	\$6,787,500	-60.0%	1192.9%	5	\$525,000	0.0%	-36.5%	5	\$826,800	0.0%	594.2%
94 - 104	0	\$0	-100.0%	-100.0%	2	\$1,588,750	-66.7%	123.8%	6	\$710,000	100.0%	-38.0%
105 - 115	0	\$0	-100.0%	-100.0%	1	\$5,000,000	0.0%	1900.0%	1	\$250,000	.	.
116 - 126	2	\$1,962,500	0.0%	637.1%	2	\$266,250	0.0%	66.4%	2	\$160,000	100.0%	-40.3%
127 - 137	1	\$1,687,500	.	.	0	\$0	-100.0%	-100.0%	1	\$3,100,000	0.0%	520.0%
138 - 148	1	\$5,700,000	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
149 - 159	1	\$5,250,000	0.0%	7976.9%	1	\$65,000	0.0%	-96.7%	1	\$1,999,000	0.0%	1899.0%
160 - 170	0	\$0	-100.0%	-100.0%	2	\$238,750	.	.	0	\$0	.	.
171 - 181	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%

Average Indemnity by Injury Severity (1 to 9 Scale) and Months to Disposition												
All Cases												
	2016		2015 – 2016		2015		2014 – 2015		2014		2013 - 2014	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
182 - 192	0	\$0	-100.0%	-100.0%	1	\$1,350,000	.	.	0	\$0	-100.0%	-100.0%
193 - 203	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
204 - 214	0	\$0	-100.0%	-100.0%	1	\$625,000	.	.	0	\$0	.	.
215 - 225	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Over 225	1	\$47,500	.	.	0	\$0	.	.	0	\$0	.	.
<b>Subtotal</b>	<b>118</b>	<b>\$986,044</b>	<b>2.6%</b>	<b>48.1%</b>	<b>115</b>	<b>\$665,739</b>	<b>6.5%</b>	<b>-1.9%</b>	<b>108</b>	<b>\$678,577</b>	<b>-5.3%</b>	<b>20.4%</b>
Severity 9 (Fatal)												
0 - 6	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$100,000	.	.
7 - 12	0	\$0	-100.0%	-100.0%	1	\$1,700,000	-50.0%	1207.7%	2	\$130,000	-33.3%	2.6%
13 - 18	4	\$366,250	-42.9%	39.7%	7	\$262,143	75.0%	-70.1%	4	\$878,125	300.0%	485.4%
19 - 24	4	\$197,500	-50.0%	-30.1%	8	\$282,479	14.3%	57.6%	7	\$179,286	40.0%	39.5%
25 - 30	11	\$702,408	-21.4%	317.1%	14	\$168,414	75.0%	-30.5%	8	\$242,188	-38.5%	-9.8%
31 - 36	15	\$369,066	25.0%	40.5%	12	\$262,741	-7.7%	-62.9%	13	\$708,181	85.7%	350.9%
37 - 42	15	\$271,734	15.4%	-20.3%	13	\$341,033	85.7%	49.2%	7	\$228,571	-46.2%	-28.0%
43 - 48	17	\$374,853	142.9%	18.3%	7	\$316,841	75.0%	47.1%	4	\$215,323	-50.0%	-57.5%
48 - 60	12	\$119,137	-42.9%	-53.8%	21	\$257,914	40.0%	-14.2%	15	\$300,538	-11.8%	32.8%
61 - 71	12	\$217,917	20.0%	22.0%	10	\$178,600	11.1%	36.5%	9	\$130,833	-25.0%	-38.4%
72 - 82	3	\$122,500	-50.0%	-42.9%	6	\$214,714	-33.3%	4.4%	9	\$205,710	28.6%	-77.9%
83 - 93	2	\$107,500	100.0%	258.3%	1	\$30,000	-50.0%	-86.7%	2	\$225,000	-60.0%	65.4%
94 - 104	8	\$245,625	166.7%	67.5%	3	\$146,667	50.0%	-82.8%	2	\$852,720	100.0%	262.9%
105 - 115	0	\$0	.	.	0	\$0	-100.0%	-100.0%	4	\$444,375	300.0%	-55.6%
116 - 126	2	\$309,250	100.0%	341.8%	1	\$70,000	0.0%	4566.7%	1	\$1,500	.	.
127 - 137	1	\$1,000,000	.	.	0	\$0	.	.	0	\$0	.	.
138 - 148	1	\$75,000	.	.	0	\$0	.	.	0	\$0	.	.
149 - 159	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$375,000	.	.

Average Indemnity by Injury Severity (1 to 9 Scale) and Months to Disposition All Cases												
	2016		2015 – 2016		2015		2014 – 2015		2014		2013 - 2014	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
160 - 170	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
171 - 181	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
182 - 192	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
193 - 203	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
204 -214	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Over 225	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
<b>Subtotal</b>	<b>107</b>	<b>\$320,109</b>	<b>2.9%</b>	<b>23.4%</b>	<b>104</b>	<b>\$259,493</b>	<b>16.9%</b>	<b>-24.5%</b>	<b>89</b>	<b>\$343,585</b>	<b>-4.3%</b>	<b>11.1%</b>

# **Lapsed Months from Incident to Disposition** **2016 Paid Claims Involving At Least One Physician or Surgeon**





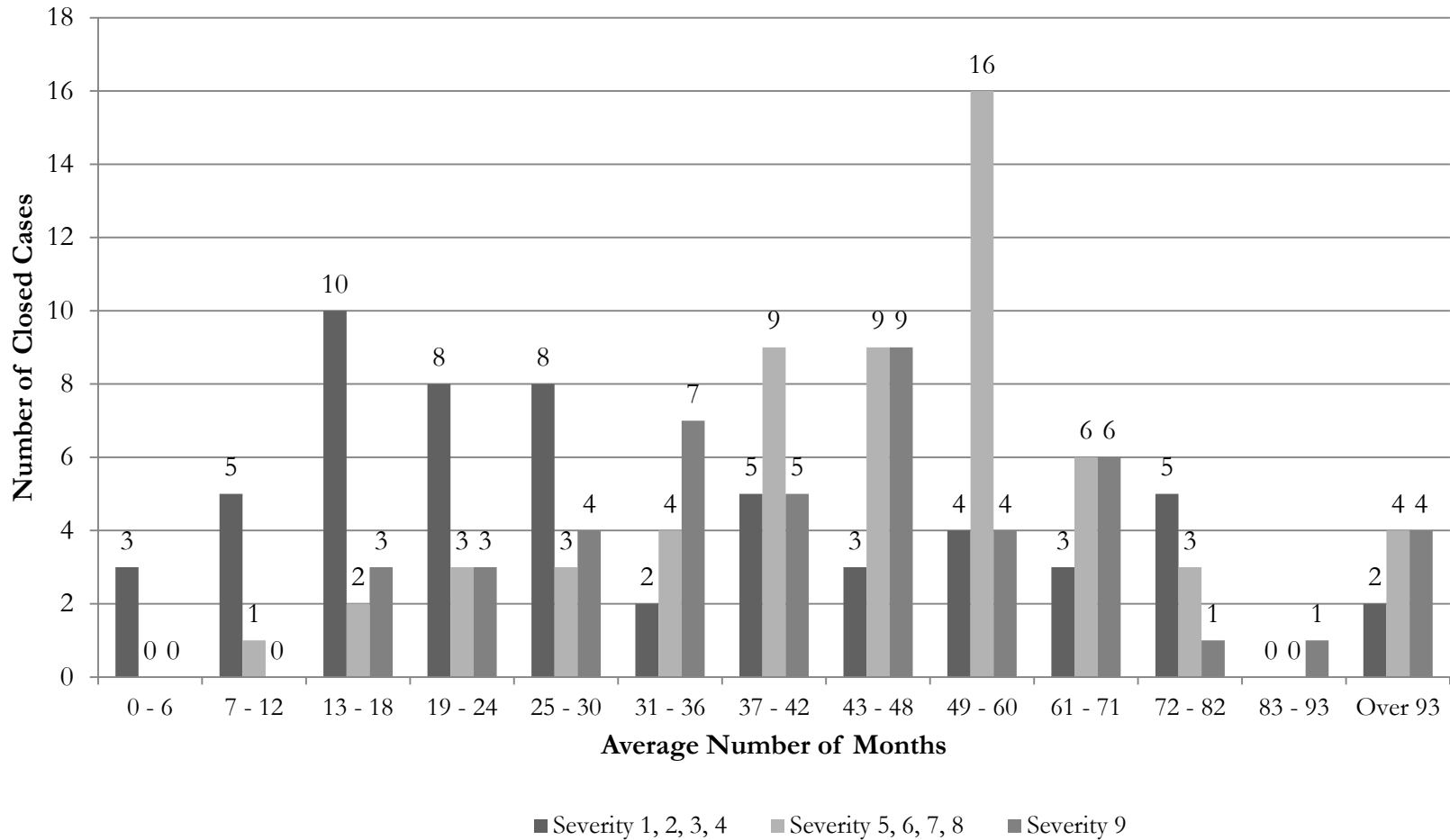
Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Physician or Surgeon												
	2016		2015-2016		2015		2014-2015		2014		2013-2014	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Severity 1, 2, 3, 4 (Temporary Injuries)												
0 - 6	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
7 - 12	2	\$22,750	-33.3%	25.7%	3	\$18,104	200.0%	-33.3%	1	\$27,130	-50.0%	-37.8%
13 - 18	3	\$170,697	50.0%	1248.0%	2	\$12,663	0.0%	-81.6%	2	\$68,750	0.0%	525.0%
19 - 24	5	\$148,320	400.0%	394.4%	1	\$30,000	-80.0%	62.2%	5	\$18,500	.	.
25 - 30	4	\$332,813	-33.3%	54.5%	6	\$215,392	100.0%	169.2%	3	\$80,000	-25.0%	84.6%
31 - 36	4	\$440,000	0.0%	44.6%	4	\$304,375	300.0%	2943.8%	1	\$10,000	-90.0%	-96.2%
37 - 42	3	\$575,445	-40.0%	47.6%	5	\$390,000	-16.7%	40.5%	6	\$277,500	-25.0%	-10.3%
43 - 48	6	\$251,250	50.0%	17.9%	4	\$213,054	33.3%	22.9%	3	\$173,333	-57.1%	-27.5%
48 - 60	7	\$89,250	40.0%	-51.2%	5	\$183,000	-37.5%	-35.4%	8	\$283,080	-27.3%	198.9%
61 - 71	4	\$459,375	33.3%	20.9%	3	\$380,000	-57.1%	472.6%	7	\$66,367	-22.2%	-70.4%
72 - 82	1	\$45,000			0	\$0	-100.0%	-100.0%	3	\$461,592	50.0%	350.3%
83 - 93	1	\$30,000	0.0%	200.0%	1	\$10,000	-66.7%	-94.9%	3	\$196,667	50.0%	320.0%
94 - 104	0	\$0	-100.0%	-100.0%	1	\$175,000	0.0%	1300.0%	1	\$12,500	0.0%	-50.0%
105 - 115	0	\$0	-100.0%	-100.0%	1	\$410,000	0.0%	-31.7%	1	\$600,000	0.0%	1500.0%
116 - 126	1	\$50,000	0.0%	-93.3%	1	\$750,000	0.0%	7400.0%	1	\$10,000		
127 - 137	0	\$0			0	\$0	-100.0%	-100.0%	1	\$200,000	0.0%	10699.1%
138 - 148	1	\$435,000			0	\$0			0	\$0	-100.0%	-100.0%
149 - 159	0	\$0			0	\$0			0	\$0		
160 - 170	0	\$0			0	\$0			0	\$0		
171 - 181	0	\$0			0	\$0			0	\$0		
182 - 192	0	\$0			0	\$0			0	\$0		
193 - 203	0	\$0			0	\$0			0	\$0		

Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Physician or Surgeon												
	2016		2015-2016		2015		2014-2015		2014		2013-2014	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
204 - 214	0	\$0			0	\$0			0	\$0		
Over 225	1	\$395,000			0	\$0			0	\$0		
<b>Subtotal</b>	<b>43</b>	<b>\$256,780</b>	<b>16.2%</b>	<b>7.7%</b>	<b>37</b>	<b>\$238,424</b>	<b>-19.6%</b>	<b>33.4%</b>	<b>46</b>	<b>\$178,666</b>	<b>-24.6%</b>	<b>3.4%</b>
Severity 5, 6, 7, 8 (Permanent Injuries)												
7 - 12	0	\$0			0	\$0			0	\$0		
13 - 18	2	\$620,000	0.0%	376.9%	2	\$130,000	-33.3%	-85.3%	3	\$883,333	50.0%	91.8%
19 - 24	5	\$2,217,500			0	\$0			0	\$0	-100.0%	-100.0%
25 - 30	2	\$175,250	-33.3%	-62.5%	3	\$467,306	-50.0%	73.6%	6	\$269,167	-14.3%	44.9%
31 - 36	9	\$425,323	80.0%	-49.8%	5	\$846,653	150.0%	30.8%	2	\$647,500	0.0%	-76.7%
37 - 42	15	\$1,406,667	66.7%	-22.1%	9	\$1,806,700	-10.0%	152.0%	10	\$716,817	42.9%	96.2%
43 - 48	14	\$427,036	180.0%	-22.8%	5	\$553,000	-72.2%	11.2%	18	\$497,114	100.0%	64.0%
48 - 60	20	\$480,549	33.3%	-7.8%	15	\$520,993	66.7%	-62.9%	9	\$1,403,667	-50.0%	142.9%
61 - 71	10	\$1,802,009	-16.7%	555.5%	12	\$274,892	0.0%	-68.6%	12	\$874,471	33.3%	53.0%
72 - 82	4	\$923,333	-20.0%	-13.1%	5	\$1,063,095	400.0%	431.5%	1	\$200,000	-88.9%	-81.8%
83 - 93	2	\$6,787,500	-50.0%	1570.8%	4	\$406,250	-20.0%	-50.9%	5	\$826,800	66.7%	356.8%
94 - 104	0	\$0	-100.0%	-100.0%	2	\$1,588,750	-50.0%	747.3%	4	\$187,500	33.3%	-83.6%
105 - 115	0	\$0	-100.0%	-100.0%	1	\$5,000,000	0.0%	1900.0%	1	\$250,000		
116 - 126	2	\$1,962,500			0	\$0	-100.0%	-100.0%	2	\$160,000	100.0%	-40.3%
127 - 137	0	\$0			0	\$0	-100.0%	-100.0%	1	\$3,100,000	0.0%	520.0%
138 - 148	1	\$5,700,000			0	\$0			0	\$0	-100.0%	-100.0%
149 - 159	1	\$5,250,000			0	\$0	-100.0%	-100.0%	1	\$1,999,000	0.0%	1899.0%
160 - 170	0	\$0			0	\$0			0	\$0		
171 - 181	0	\$0			0	\$0			0	\$0		
182 - 192	0	\$0			0	\$0			0	\$0	-100.0%	-100.0%
193 - 203	0	\$0			0	\$0			0	\$0		

Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Physician or Surgeon												
	2016		2015-2016		2015		2014-2015		2014		2013-2014	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
204 - 214	0	\$0			0	\$0			0	\$0		
215 - 225	0	\$0			0	\$0			0	\$0		
Over 225	0	\$0			0	\$0			0	\$0		
<b>Subtotal</b>	<b>87</b>	<b>\$1,188,032</b>	<b>38.1%</b>	<b>46.3%</b>	<b>63</b>	<b>\$811,937</b>	<b>-16.0%</b>	<b>9.6%</b>	<b>75</b>	<b>\$740,745</b>	<b>-2.6%</b>	<b>25.1%</b>
Severity 9 (Fatalities)												
0 - 6	0	\$0			0	\$0	-100.0%	-100.0%	1	\$100,000		
7 - 12	0	\$0	-100.0%	-100.0%	1	\$1,700,000	0.0%	1033.3%	1	\$150,000	0.0%	900.0%
13 - 18	1	\$750,000			0	\$0	-100.0%	-100.0%	3	\$1,133,333	.	.
19 - 24	2	\$140,000	0.0%	-74.2%	2	\$541,666	-33.3%	98.2%	3	\$273,333	200.0%	76.3%
25 - 30	3	\$1,863,333	-40.0%	834.3%	5	\$199,430	66.7%	-49.0%	3	\$390,833	-40.0%	23.5%
31 - 36	5	\$806,500	-28.6%	159.8%	7	\$310,413	-12.5%	-56.5%	8	\$713,294	100.0%	285.6%
37 - 42	11	\$296,455	83.3%	-36.7%	6	\$468,333	200.0%	4.1%	2	\$450,000	-33.3%	-15.6%
43 - 48	9	\$467,778	125.0%	13.9%	4	\$410,723	100.0%	60.7%	2	\$255,646	-60.0%	-64.9%
48 - 60	5	\$148,400	-68.8%	-45.1%	16	\$270,313	77.8%	-16.1%	9	\$322,333	28.6%	36.2%
61 - 71	8	\$271,250	33.3%	68.8%	6	\$160,667	0.0%	-4.6%	6	\$168,333	-25.0%	-31.2%
72 - 82	1	\$30,000	-75.0%	-88.5%	4	\$260,804	0.0%	-9.3%	4	\$287,500	-33.3%	-73.1%
83 - 93	2	\$107,500			0	\$0	-100.0%	-100.0%	2	\$225,000	0.0%	38.5%
94 - 104	6	\$300,000	500.0%	140.0%	1	\$125,000			0	\$0	-100.0%	-100.0%
105 - 115	0	\$0			0	\$0			0	\$0	-100.0%	-100.0%
116 - 126	1	\$206,000	0.0%	194.3%	1	\$70,000			0	\$0		
127 - 137	1	\$1,000,000			0	\$0			0	\$0		
138 - 148	1	\$75,000			0	\$0			0	\$0		
149 - 159	0	\$0			0	\$0	-100.0%	-100.0%	1	\$375,000		
160 - 170	0	\$0			0	\$0			0	\$0		
171 - 181	0	\$0			0	\$0			0	\$0		

Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Physician or Surgeon												
	2016		2015-2016		2015		2014-2015		2014		2013-2014	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
182 - 192	0	0			0	0			0	0		
193 - 203	0	0			0	0			0	0		
204 -214	0	0			0	0			0	0		
Over 225	0	0			0	0			0	0		
<b>Subtotal</b>	<b>56</b>	<b>\$435,027</b>	<b>5.7%</b>	<b>36.2%</b>	<b>53</b>	<b>\$319,500</b>	<b>17.8%</b>	<b>-22.9%</b>	<b>45</b>	<b>\$414,359</b>	<b>2.3%</b>	<b>-5.7%</b>

## Lapsed Months from Incident to Disposition 2016 Paid Claims, Cases Involving At Least One Hospital



Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Hospital												
2016			2015 - 2016, % Change		2015		2014 - 2015, % Change		2014		2013 - 2014, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity
Severity 1, 2, 3, 4 (Temporary)												
0 - 6	3	\$7,291	0.0%	-1.4%	3	\$7,395	-25.0%	123.4%	4	\$3,310	-42.9%	-79.1%
7 - 12	5	\$42,916	-37.5%	94.5%	8	\$22,064	-42.9%	-49.3%	14	\$43,488	100.0%	196.3%
13 - 18	10	\$97,770	-37.5%	155.6%	16	\$38,256	60.0%	-29.0%	10	\$53,884	-23.1%	2.2%
19 - 24	8	\$151,362	33.3%	191.6%	6	\$51,904	-14.3%	-40.7%	7	\$87,526	40.0%	405.8%
25 - 30	8	\$213,011	60.0%	109.4%	5	\$101,700	-50.0%	38.9%	10	\$73,231	25.0%	136.0%
31 - 36	2	\$580,000	0.0%	1225.7%	2	\$43,750	-66.7%	-75.6%	6	\$179,167	-40.0%	107.1%
37 - 42	5	\$220,994	66.7%	213.5%	3	\$70,500	0.0%	-68.7%	3	\$225,000	-50.0%	65.0%
43 - 48	3	\$320,000	-57.1%	22.6%	7	\$261,031	133.3%	61.5%	3	\$161,667	-40.0%	-42.3%
48 - 60	4	\$14,150	100.0%	-92.1%	2	\$180,000	-60.0%	-18.6%	5	\$221,000	0.0%	62.8%
61 - 71	3	\$538,333	50.0%	1166.7%	2	\$42,500	-81.8%	-27.3%	11	\$58,484	120.0%	-79.0%
72 - 82	5	\$80,400	66.7%	22.2%	3	\$65,772	-25.0%	-81.1%	4	\$347,444	100.0%	5446.2%
83 - 93	0	\$0	-100.0%	-100.0%	1	\$10,000	-80.0%	-96.2%	5	\$265,082	400.0%	165576.4%
94 - 104	0	\$0	-100.0%	-100.0%	2	\$90,000	0.0%	-96.7%	2	\$2,706,285	0.0%	1130.1%
105 - 115	0	\$0			0	\$0	-100.0%	-100.0%	1	\$22,500		
116 - 126	0	\$0			0	\$0			0	\$0		
127 - 137	1	\$20,000			0	\$0			0	\$0	-100.0%	-100.0%
138 - 148	1	\$435,000			0	\$0			0	\$0		
160 - 170	0	\$0			0	\$0			0	\$0		
171 - 181	0	\$0			0	\$0			0	\$0		
182 - 192	0	\$0			0	\$0			0	\$0		
204 - 214	0	\$0			0	\$0			0	\$0		
Over 225	0	\$0			0	\$0			0	\$0		

Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Hospital												
2016			2015 - 2016, % Change		2015		2014 - 2015, % Change		2014		2013 - 2014, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity
Subtotal	58	\$170,392	-3.3%	122.8%	60	\$76,488	-29.4%	-55.6%	85	\$172,229	10.4%	93.7%
Severity 5, 6, 7, 8 (Permanent)												
0 - 6	0	\$0			0	\$0			0	\$0	-100.0%	-100.0%
7 - 12	1	\$4,900,000			0	\$0	-100.0%	-100.0%	1	\$40,000	-66.7%	-2.8%
13 - 18	2	\$50,000	100.0%	25.0%	1	\$40,000	0.0%	-97.3%	1	\$1,475,459	0.0%	127.0%
19 - 24	3	\$1,776,099	-25.0%	753.4%	4	\$208,125	0.0%	-26.7%	4	\$283,750	0.0%	8.8%
25 - 30	3	\$131,833	200.0%	40.6%	1	\$93,750	-66.7%	19.7%	3	\$78,333	-57.1%	-66.7%
31 - 36	4	\$760,125	100.0%	-4.2%	2	\$793,750	-50.0%	-17.5%	4	\$962,500		
37 - 42	9	\$1,358,333	12.5%	-27.9%	8	\$1,884,531	-27.3%	103.0%	11	\$928,182	266.7%	96.4%
43 - 48	9	\$331,500	125.0%	-15.3%	4	\$391,250	-50.0%	-41.9%	8	\$673,695	14.3%	347.0%
48 - 60	16	\$465,531	0.0%	-8.3%	16	\$507,871	100.0%	-58.6%	8	\$1,227,688	-20.0%	117.5%
61 - 71	6	\$1,068,786	-45.5%	185.8%	11	\$374,000	175.0%	-69.4%	4	\$1,222,663	-20.0%	49.5%
72 - 82	3	\$694,444	0.0%	-55.1%	3	\$1,548,022			0	\$0	-100.0%	-100.0%
83 - 93	0	\$0	-100.0%	-100.0%	5	\$525,000	66.7%	-56.1%	3	\$1,194,667	50.0%	998.5%
94 - 104	0	\$0	-100.0%	-100.0%	1	\$27,500	-75.0%	-97.4%	4	\$1,043,750		
105 - 115	0	\$0	-100.0%	-100.0%	1	\$5,000,000	.	.	0	\$0		
116 - 126	2	\$1,962,500	100.0%	7750.0%	1	\$25,000	0.0%	-90.0%	1	\$250,000	0.0%	-6.7%
127 - 137	0	\$0			0	\$0	-100.0%	-100.0%	1	\$3,100,000		
138 - 148	0	\$0			0	\$0			0	\$0		
149 - 159	1	\$5,250,000			0	\$0	-100.0%	-100.0%	1	\$1,999,000		
160 - 170	0	\$0	-100.0%	-100.0%	1	\$202,500			0	\$0		
171 - 181	0	\$0			0	\$0			0	\$0		
182 - 192	0	\$0	-100.0%	-100.0%	1	\$1,350,000			0	\$0	-100.0%	-100.0%
193 - 203	0	\$0			0	\$0			0	\$0		
204 - 214	0	\$0	-100.0%	-100.0%	1	\$625,000			0.0%	\$0		

Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Hospital												
2016			2015 - 2016, % Change		2015		2014 - 2015, % Change		2014		2013 - 2014, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity
215 - 225	0	\$0			0	\$0			0	\$0		
Over 225	1	\$47,500			0	\$0			0	\$0		
<b>Subtotal</b>	<b>60</b>	<b>\$902,331</b>	<b>-1.6%</b>	<b>19.8%</b>	<b>61</b>	<b>\$753,016</b>	<b>13.0%</b>	<b>-18.9%</b>	<b>54</b>	<b>\$928,799</b>	<b>14.9%</b>	<b>140.0%</b>
Severity 9 (Fatalities)												
0 - 6	0	\$0			0	\$0			0	\$0		
7 - 12	0	\$0	-100.0%	-100.0%	1	\$1,700,000	0.0%	1033.3%	1	\$150,000		
13 - 18	3	\$238,333	0.0%	17.2%	3	\$203,333	200.0%	-91.9%	1	\$2,500,000	0.0%	1566.7%
19 - 24	3	\$220,000	0.0%	-52.6%	3	\$464,167	50.0%	48.5%	2	\$312,500	-33.3%	97.4%
25 - 30	4	\$233,750	0.0%	41.1%	4	\$165,625	0.0%	-2.6%	4	\$170,000	-33.3%	-38.3%
31 - 36	7	\$219,426	75.0%	34.4%	4	\$163,250	0.0%	-90.3%	4	\$1,681,250	0.0%	815.0%
37 - 42	5	\$453,200	25.0%	-6.8%	4	\$486,354	100.0%	194.8%	2	\$165,000	-60.0%	-62.3%
43 - 48	9	\$338,611	200.0%	-33.7%	3	\$510,963	200.0%	240.6%	1	\$150,000	0.0%	-57.1%
48 - 60	4	\$150,500	-55.6%	-38.0%	9	\$242,784	12.5%	-38.1%	8	\$392,071	-33.3%	98.9%
61 - 71	6	\$208,333	50.0%	20.1%	4	\$173,500	-42.9%	41.6%	7	\$122,500	133.3%	-10.4%
72 - 82	1	\$30,000	-83.3%	-86.0%	6	\$214,714	50.0%	-3.1%	4	\$221,597	33.3%	-89.0%
83 - 93	1	\$105,000			0	\$0	-100.0%	-100.0%	2	\$225,000	100.0%	800.0%
94 - 104	3	\$255,000	50.0%	39.7%	2	\$182,500	100.0%	-81.5%	1	\$986,689	0.0%	319.9%
105 - 115	0	\$0			0	\$0	-100.0%	-100.0%	3	\$571,667		
116 - 126	0	\$0	-100.0%	-100.0%	1	\$70,000	0.0%	4566.7%	1	\$1,500		
127 - 137	0	\$0			0	\$0			0	\$0		
138 - 148	1	\$75,000			0	\$0			0	\$0		
149 - 159	0	\$0			0	\$0			0	\$0		
160 - 170	0	\$0			0	\$0			0	\$0		
171 - 181	0	\$0			0	\$0			0	\$0		
182 - 192	0	\$0			0	\$0			0	\$0		



Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Hospital												
2016			2015 - 2016, % Change		2015		2014 - 2015, % Change		2014		2013 - 2014, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity
193 - 203	0	\$0			0	\$0			0	\$0		
Over 225	0	\$0			0	\$0			0	\$0		
Subtotal	47	\$255,032	6.8%	-14.3%	44	\$297,697	7.3%	-36.4%	41	\$468,138	2.5%	27.9%

## **Section IV**

### **Indemnity Analysis by Company**

Section IV contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), then total economic damage paid and the total non-economic damage paid by each company. Self-insured hospitals are reported in aggregate.

Each of the past three years is reported separately, and the companies are listed in descending order by the number of paid claims.

Medical Malpractice Actions by Company, 2016 Sorted by Descending Number of Paid Claims				
Name	Number Reported	Number Closed	Number Paid	Total Indemnity
All Self-Insured Entities	247	341	194	\$126,847,281
Missouri Hospital Plan	101	116	45	\$11,689,112
Missouri Professionals Mutual-Physicians Professional	67	54	17	\$4,781,007
Medical Protective Company	42	50	7	\$629,000
Doctors Company An Interins Exchange	36	44	4	\$947,500
Columbia Casualty Company	20	32	17	\$1,582,878
Medical Liability Alliance	32	31	18	\$6,748,000
Proassurance Indemnity Company Inc	29	29	5	\$1,912,592
Lexington Insurance Company	10	23	2	\$30,000
Medicus Insurance Company	1	21	10	\$4,875,000
Pharmacists Mutual Insurance Company	11	18	12	\$216,212
Continental Casualty Company	15	18	3	\$401,500
Physicians Professional Indemnity Association	0	15	9	\$742,500
NCMIC Insurance Company	10	12	7	\$918,500
MMIC Insurance Inc	14	11	3	\$830,000
St Lukes Health System Risk Retention Group	11	10	5	\$4,712,500
Galen Insurance Company	11	8	5	\$1,640,000
Capson Physicians Insurance Company	5	8	5	\$1,555,000
National Union Fire Insurance Company Of Pittsburg Pa	4	8	2	\$110,000
American Casualty Company Of Reading Pennsylvania	9	8	5	\$360,001
Homeland Insurance Company Of New York	5	8	5	\$1,325,000
Evanston Insurance Company	6	8	1	\$400,000
Professional Solutions Insurance Company	4	6	1	\$575,000
Health Care Industry Liability Reciprocal Insurance	2	6	5	\$875,000
Missouri Doctors Mutual Insurance Company	9	6	2	\$606,000
Norcal Mutual Insurance Company	59	6	1	\$400,000
Centennial Casualty Company	2	5	3	\$248,409
Essex Insurance Company	1	5	2	\$4,075,000
Ironshore Speciality Insurance Company	2	4	2	\$216,631
Steadfast Insurance Company	5	4	4	\$2,681,324
Intermed Insurance Company	1	4	1	\$100,000
Oms National Insurance Company RRG	2	4	2	\$2,500,000
Everest Indemnity Insurance Company	0	3	1	\$250,000
Oceanus Insurance Company RRG	1	3	1	\$110,000
Physicians Insurance Mutual	4	3	2	\$900,000
Admiral Insurance Company	3	3	2	\$8,300
Preferred Physicians Medical Risk Retention Group A	8	3	1	\$1,000,000
Proassurance Specialty Insurance Inc	0	2	1	\$500,000
Cincinnati Insurance Company The	4	2	1	\$68,500

<b>Medical Malpractice Actions by Company, 2016</b> <b>Sorted by Descending Number of Paid Claims</b>				
<b>Name</b>	<b>Number Reported</b>	<b>Number Closed</b>	<b>Number Paid</b>	<b>Total Indemnity</b>
National Fire & Marine Insurance Company	3	2	1	\$200,000
Arch Specialty Insurance Company	0	2	0	\$0
Ace American Insurance Company	1	2	0	\$0
Allied World Surplus Lines Insurance Company	4	2	2	\$175,000
Illinois Union Insurance Company	1	2	2	\$76,250
Hudson Specialty Insurance Company	0	2	0	\$0
Paco Assurance Company Inc	4	1	0	\$0
Fortress Insurance Company	1	1	0	\$0
Emergency Physicians Insurance Exchange Risk Retention	0	1	1	\$1,800,000
Orthoforum Insurance Company A Risk Retention Group	1	1	0	\$0
Podiatry Insurance Company Of America A Mutual	2	1	1	\$85,000
Missouri Medical Malpractice Joint Underwriting	2	1	1	\$425,000
Allied World Specialty Insurance Company	2	1	1	\$175,000
American Home Assurance Company	1	1	0	\$0
American Alternative Insurance Corporation	0	1	1	\$225,000
Massachusetts Bay Insurance Company	1	1	1	\$59,999
American Safety Indemnity Company	0	1	1	\$150,000
North American Specialty Insurance Company	0	1	0	\$0
Citizens Insurance Company Of America	0	1	1	\$25,000
Kansas Medical Mutual Insurance Company	3	1	1	\$70,000
Fair American Insurance And Reinsurance Company	0	1	0	\$0
Proassurance Casualty Company	1	1	0	\$0
Hudson Excess Insurance Company	1	0	0	\$0
Axis Surplus Insurance Company	1	0	0	\$0
Landmark American Insurance Company	1	0	0	\$0
Preferred Professional Insurance Company	1	0	0	\$0

<b>Medical Malpractice Actions by Company, 2015</b> <b>Sorted by Descending Number of Paid Claims</b>				
<b>Name</b>	<b>Number Reported</b>	<b>Number Closed</b>	<b>Number Paid</b>	<b>Total Indemnity</b>
All Self-Insured Entities	335	321	172	\$61,513,997
Missouri Hospital Plan	98	124	46	\$6,620,766
Missouri Professionals Mutual-Physicians Professional	62	64	25	\$8,202,198
Medical Protective Company	50	53	11	\$3,466,500
Doctors Company An Interins Exchange	57	45	4	\$2,780,000
Lexington Insurance Company	19	42	8	\$1,085,000
Proassurance Indemnity Company Inc	35	39	4	\$518,313
Medical Liability Alliance	30	30	5	\$2,258,000
Medicus Insurance Company	13	29	8	\$2,777,500
Columbia Casualty Company	32	24	15	\$2,607,750
St Lukes Health System Risk Retention Group	8	22	11	\$6,951,615
Physicians Professional Indemnity Association	1	19	13	\$3,209,592
Missouri Doctors Mutual Insurance Company	9	18	10	\$756,500
Pharmacists Mutual Insurance Company	14	16	15	\$3,249,866
MMIC Insurance Inc	19	12	4	\$819,000
Continental Casualty Company	15	12	7	\$1,557,500
National Union Fire Insurance Company Of Pittsburg Pa	7	11	8	\$30,966
Steadfast Insurance Company	6	11	3	\$142,111
Capson Physicians Insurance Company	8	10	2	\$290,000
Galen Insurance Company	12	9	2	\$1,020,000
Preferred Physicians Medical Risk Retention Group A Mutual	9	9	3	\$1,370,000
Oms National Insurance Company RRG	4	9	1	\$20,000
American Casualty Company Of Reading Pennsylvania	7	8	3	\$1,215,000
Professional Solutions Insurance Company	8	7	2	\$1,375,000
Chicago Insurance Company	2	7	2	\$1,075,000
Intermed Insurance Company	0	6	3	\$4,225,000
Essex Insurance Company	6	6	1	\$500,000
Emergency Physicians Insurance Exchange Risk Retention	2	5	3	\$925,000
Health Care Industry Liability Reciprocal Insurance Company	7	5	4	\$502,500
Liberty Insurance Underwriters Inc	1	5	1	\$32,000
Cincinnati Insurance Company The	2	4	4	\$407,500
Fortress Insurance Company	3	4	1	\$12,500
Everest Indemnity Insurance Company	0	4	0	\$0
NCMIC Insurance Company	5	4	2	\$325,000
Ace American Insurance Company	2	4	2	\$116,000
Ironshore Speciality Insurance Company	3	4	4	\$410,000
Podiatry Insurance Company Of America A Mutual Company	2	3	3	\$515,000
National Fire & Marine Insurance Company	7	3	1	\$866,011
Allied World Surplus Lines Insurance Company	3	3	0	\$0
Admiral Insurance Company	1	3	3	\$282,500

<b>Medical Malpractice Actions by Company, 2015</b> <b>Sorted by Descending Number of Paid Claims</b>				
<b>Name</b>	<b>Number Reported</b>	<b>Number Closed</b>	<b>Number Paid</b>	<b>Total Indemnity</b>
Homeland Insurance Company Of New York	4	3	0	\$0
Kansas Medical Mutual Insurance Company	2	3	1	\$110,000
Evanston Insurance Company	8	3	3	\$1,413,274
Proassurance Specialty Insurance Inc	1	2	1	\$69,000
Emergency Medicine Risk Retention Group Inc	0	2	2	\$650,000
Oceanus Insurance Company RRG	1	2	1	\$410,934
Missouri Medical Malpractice Joint Underwriting Association	1	2	2	\$420,000
Centennial Casualty Company	5	2	1	\$239,800
General Star Indemnity Company	0	2	1	\$245,764
James River Insurance Company	1	1	0	\$0
Physicians Insurance Mutual	2	1	1	\$80,000
Community Blood Centers Exchange	0	1	1	\$80,000
Zurich American Insurance Company	1	1	0	\$0
Allied World Specialty Insurance Company	0	1	0	\$0
Church Mutual Insurance Company	0	1	0	\$0
Arch Specialty Insurance Company	0	1	1	\$225,000
American Insurance Company The	0	1	1	\$207,500
Massachusetts Bay Insurance Company	1	1	1	\$310,000
Granite State Insurance Company	0	1	1	\$3,000
St Paul Fire & Marine Insurance Company	0	1	1	\$202,500
Atlantic Specialty Insurance Company	1	1	1	\$35,000
Norcal Mutual Insurance Company	41	1	0	\$0
Health Care Indemnity Inc	0	1	1	\$750,000
Preferred Professional Insurance Company	0	1	0	\$0
Orthoforum Insurance Company A Risk Retention Group	2	0	0	\$0
Hudson Excess Insurance Company	5	0	0	\$0
Illinois Union Insurance Company	2	0	0	\$0
Fair American Insurance And Reinsurance Company	1	0	0	\$0
Hudson Specialty Insurance Company	3	0	0	\$0
Starstone Specialty Insurance Company	1	0	0	\$0

Medical Malpractice Actions by Company, 2014 Sorted by Descending Number of Paid Claims				
Name	Number Reported	Number Closed	Number Paid	Total Indemnity
All Self-Insured Entities	342	352	191	\$72,816,485
Missouri Hospital Plan	128	145	46	\$15,632,497
Missouri Professionals Mutual-Physicians Professional	52	81	33	\$11,237,500
Medical Protective Company	51	62	15	\$3,200,517
Proassurance Indemnity Company Inc	41	57	12	\$3,158,291
Doctors Company An Interins Exchange	33	36	3	\$1,400,000
Medical Liability Alliance	32	28	10	\$6,063,850
Medicus Insurance Company	38	26	6	\$1,680,000
Columbia Casualty Company	30	24	15	\$2,658,002
Physicians Professional Indemnity Association	13	23	12	\$1,630,000
Lexington Insurance Company	17	21	6	\$1,383,000
American Casualty Company Of Reading Pennsylvania	10	19	6	\$1,117,500
Missouri Doctors Mutual Insurance Company	17	17	3	\$525,000
National Union Fire Insurance Company Of Pittsburg Pa	13	11	5	\$373,459
Everest Indemnity Insurance Company	0	10	2	\$225,000
St Lukes Health System Risk Retention Group	19	9	6	\$1,540,000
Preferred Physicians Medical Risk Retention Group A	4	9	2	\$215,000
Pharmacists Mutual Insurance Company	8	8	7	\$381,401
Cincinnati Insurance Company The	1	7	2	\$212,500
MMIC Insurance Inc	14	7	0	\$0
Intermed Insurance Company	1	7	3	\$1,146,000
Galen Insurance Company	7	6	2	\$236,284
NCMIC Insurance Company	6	6	3	\$76,000
Allied World Specialty Insurance Company	2	6	2	\$32,500
Continental Casualty Company	13	6	3	\$265,289
Essex Insurance Company	9	6	0	\$0
Proassurance Specialty Insurance Inc	3	5	3	\$300,000
Professional Solutions Insurance Company	4	5	2	\$325,000
Ironshore Speciality Insurance Company	3	5	3	\$1,195,000
General Star Indemnity Company	0	5	1	\$7,500
Oceanus Insurance Company RRG	5	4	2	\$2,107,500
Podiatry Insurance Company Of America A Mutual	2	4	1	\$25,000
Evanston Insurance Company	2	4	2	\$601,048
Fortress Insurance Company	2	3	1	\$75,000
Health Care Industry Liability Reciprocal Insurance	4	3	3	\$385,000
Emergency Medicine Risk Retention Group Inc	0	3	0	\$0
Physicians Insurance Mutual	3	3	2	\$300,000
Ace American Insurance Company	3	3	2	\$170,000
Allied World Surplus Lines Insurance Company	4	3	1	\$475,000
Admiral Insurance Company	5	3	1	\$70,000
Homeland Insurance Company Of New York	3	3	2	\$110,000

<b>Medical Malpractice Actions by Company, 2014</b> <b>Sorted by Descending Number of Paid Claims</b>				
<b>Name</b>	<b>Number Reported</b>	<b>Number Closed</b>	<b>Number Paid</b>	<b>Total Indemnity</b>
Hudson Specialty Insurance Company	2	3	1	\$986,689
Missouri Medical Malpractice Joint Underwriting	1	2	2	\$343,500
Liberty Insurance Underwriters Inc	7	2	0	\$0
Steadfast Insurance Company	10	2	2	\$5,239
Centennial Casualty Company	2	2	2	\$268,174
Oms National Insurance Company RRG	8	2	1	\$150,000
Paco Assurance Company Inc	1	1	1	\$4,000
Emergency Physicians Insurance Exchange Risk Retention	3	1	0	\$0
Professional Liability Insurance Company Of America	0	1	1	\$175,000
Orthoforum Insurance Company A Risk Retention Group	0	1	0	\$0
Church Mutual Insurance Company	0	1	0	\$0
Capson Physicians Insurance Company	9	1	1	\$80,000
American Alternative Insurance Corporation	0	1	0	\$0
National Fire & Marine Insurance Company	5	1	0	\$0
Chicago Insurance Company	1	1	0	\$0
St Paul Fire & Marine Insurance Company	1	1	0	\$0
TDC Specialty Insurance Company	0	1	1	\$1,259,741
Kansas Medical Mutual Insurance Company	2	1	0	\$0
Arch Specialty Insurance Company	1	0	0	\$0
Granite State Insurance Company	1	0	0	\$0
Atlantic Specialty Insurance Company	1	0	0	\$0
Citizens Insurance Company Of America	1	0	0	\$0
Norcal Mutual Insurance Company	6	0	0	\$0



## **Section V**

### **Indemnity Analysis by Professional Specialty**

This exhibit contains the total number of claims reported to each insurers, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and the total non-economic damage paid for each medical specialty.

Data are ranked in descending order by the total number of paid claims.

Data presented in this section is based on each individual / entity with a payment made on their behalf. Data are not aggregated by incident, as in other sections. For example, if a single incident resulted in a payment by both a hospital and physician, each payment will be reported separately rather than added together.

Indemnity by Specialty / Entity Type, 2016 Sorted by Number of Closed Actions				
Specialty	Reported	Closed	Closed with Payment	Total Indemnity
Specialty	Reported	Closed	Closed	Total
Hospitals	242	300	136	\$38,850,452
Misc . Corporations / Partnership, etc	203	240	86	\$32,339,406
General Physician / Surgeon	97	121	34	\$20,672,000
Dentists	33	62	15	\$3,284,998
Orthopedics	72	58	12	\$3,226,600
Radiology	22	49	14	\$6,864,500
Emergency Medicine	41	48	12	\$5,425,000
OB / GYN	49	44	19	\$15,535,072
Nurses (excluding anesthesiologist)	33	42	14	\$6,798,002
Internal Medicine	34	39	9	\$8,675,000
Skilled Nursing Facilities	17	31	25	\$4,020,182
Neurology / Neurosurgeons	28	25	6	\$2,951,975
Cardiologists / Vascular Specialists	26	24	1	\$962,500
Pharmacists / Pharmacies	14	22	16	\$333,712
Clinics - Outpatient Only, No Surgery	17	21	13	\$3,671,373
Anesthesiology	24	19	4	\$1,450,000
Chiropractor	18	19	8	\$921,000
Urologists	7	18	5	\$3,887,500
Clinics - Outpatient - Surgery	25	17	8	\$6,430,000
Nurse Anesthetists	8	17	6	\$1,470,000
Hospitalists	5	12	1	\$125,000
Nursing Homes	5	12	7	\$358,251
Gastroenterology	10	10	4	\$277,592
Cosmetic Surgery	7	9	0	\$0
Physicians - Misc.	9	8	6	\$2,547,000
Pediatricians	4	6	3	\$2,206,000
Pulmonologists	0	6	1	\$315,000
Psychiatry	4	5	0	\$0
Ophthalmology	5	5	0	\$0
Otorhinolaryngology	7	5	0	\$0
Podiatrists	4	5	2	\$125,000
Physicians / Surgeons Assistants	7	4	1	\$175,000
Physical Medicine	3	4	1	\$155,000
Pathology	2	4	0	\$0
All other (speech therapists, message	3	4	3	\$956,500
Radiologists - Non-Physicians (techs, etc)	3	3	2	\$225,000
Hematology	2	2	2	\$285,000
Psychologists	1	2	2	\$275,000

<b>Indemnity by Specialty / Entity Type, 2016</b> <b>Sorted by Number of Closed Actions</b>				
<b>Specialty</b>	<b>Reported</b>	<b>Closed</b>	<b>Closed with Payment</b>	<b>Total Indemnity</b>
Intensive Care Physicians	0	2	2	\$525,000
Oncology	1	2	1	\$1,000,000
Hospices	0	2	1	\$59,999
Cardiac Centers	2	2	0	\$0
EMT	0	2	1	\$225,000
Pharmacologists	0	1	1	\$25,000
Nephrology	0	1	0	\$0
Endocrinology	1	1	0	\$0
Geriatrics	1	1	0	\$0
Dermatology	3	1	1	\$925,000
Mental Institutions	0	1	0	\$0
Optometrists	0	1	0	\$0
Forensic / Legal Medicine	1	0	0	\$0
Rehabilitation Hospitals	2	0	0	\$0

Indemnity by Specialty / Entity Type, 2015 Sorted by Number of Closed Actions				
Specialty	Reported	Closed	Closed with Payment	Total Indemnity
Specialty	Reported	Closed	Closed	Total
Hospitals	299	312	208	\$55,933,076
Misc . Corporations / Partnership, etc	240	224	92	\$29,173,276
General Physician / Surgeon	118	137	38	\$12,829,126
Nurses (excluding anesthesiologist)	40	86	24	\$5,347,000
Dentists	51	63	27	\$1,307,464
Clinics - Outpatient Only, No Surgery	35	63	36	\$8,312,506
Emergency Medicine	37	57	28	\$9,647,670
OB / GYN	59	51	22	\$6,099,950
Internal Medicine	47	51	13	\$3,938,166
Orthopedics	66	48	20	\$4,775,941
Radiology	35	41	13	\$4,615,934
Cardiologists / Vascular Specialists	22	28	8	\$8,080,662
Anesthesiology	17	25	6	\$2,390,000
Skilled Nursing Facilities	40	24	33	\$5,295,720
Clinics - Outpatient - Surgery	24	22	8	\$5,356,466
Pharmacists / Pharmacies	21	19	23	\$2,214,366
All other (speech therapists, massage, etc)	8	14	8	\$982,250
Urologists	21	13	5	\$3,295,764
Neurology / Neurosurgeons	26	13	5	\$1,111,975
Ophthalmology	2	13	1	\$200,000
Nursing Homes	11	13	13	\$1,301,180
Gastroenterology	10	12	3	\$527,592
Podiatrists	11	12	9	\$3,249,015
Hospitalists	27	11	2	\$200,000
Otorhinolaryngology	3	11	4	\$2,580,000
Cosmetic Surgery	9	10	0	\$0
Nephrology	3	9	2	\$635,753
Physicians / Surgeons Assistants	7	8	4	\$1,478,750
Pulmonologists	6	7	0	\$0
Chiropractor	8	7	4	\$403,500
Radiologists - Non-Physicians (techs, etc)	3	6	4	\$1,635,000
Pediatricians	19	5	1	\$500,000
Physicians - Misc.	6	5	1	\$472,000
Nurse Anesthetists	10	5	2	\$450,000
Physical Medicine	6	4	1	\$220,000
Infectious Disease	2	4	1	\$25,000
Pathology	4	4	2	\$925,000
Blood Banks	0	4	1	\$80,000
Psychologists	1	3	2	\$80,000

Indemnity by Specialty / Entity Type, 2015 Sorted by Number of Closed Actions				
Specialty	Reported	Closed	Closed with Payment	Total Indemnity
Oncology	1	3	1	\$1,000,000
Psychiatry	4	2	0	\$0
Endocrinology	1	2	0	\$0
Geriatrics	0	2	1	\$50,000
Dermatology	3	2	3	\$2,225,000
Rehabilitation Hospitals	3	2	0	\$0
Optometrists	1	2	1	\$32,000
Sports Medicine	0	1	1	\$35,000
Hematology	1	1	0	\$0
Nuclear Medicine	0	1	0	\$0
Intensive Care Physicians	1	1	0	\$0
Hospices	3	1	1	\$59,999
Mental Institutions	2	1	1	\$60,000
Allergy / Immunologists	1	0	0	\$0
Alcohol / Drug Rehabilitation Centers	2	0	0	\$0

<b>Indemnity by Specialty of Individual / Entity Type, 2014</b> <b>Sorted by Number of Closed Actions</b>				
<b>Specialty</b>	<b>Reported</b>	<b>Closed</b>	<b>Closed with Payment</b>	<b>Total Indemnity</b>
Hospitals	309	356	247	\$81,589,466
Misc . Corporations / Partnerships, etc	225	233	100	\$30,763,793
General Physician / Surgeon	136	114	45	\$18,250,313
Nurses (excluding anesthesiologist)	46	71	22	\$3,952,285
Clinics - Outpatient Only, No Surgery	45	61	37	\$9,713,422
Dentists	56	51	33	\$2,874,745
Cardiologists / Vascular Specialists	22	48	11	\$2,105,000
OB / GYN	42	48	27	\$9,112,500
Emergency Medicine	49	47	19	\$4,879,202
Orthopedics	44	45	15	\$2,523,910
Internal Medicine	43	43	16	\$4,462,500
Radiology	55	36	17	\$7,350,934
Anesthesiology	26	29	9	\$1,270,000
Neurology / Neurosurgeons	17	24	12	\$7,642,500
Physicians - Misc.	4	22	3	\$1,200,000
Nursing Homes	6	21	18	\$1,910,726
Urologists	13	20	5	\$2,456,000
Clinics - Outpatient - Surgery	30	19	13	\$2,546,870
Podiatrists	8	19	5	\$544,500
Skilled Nursing Facilities	23	17	28	\$4,258,754
Gastroenterology	12	12	5	\$750,000
Pharmacists / Pharmacies	11	10	12	\$1,386,013
Cosmetic Surgery	7	9	1	\$275,000
Hospitalists	7	9	2	\$1,609,741
Chiropractor	8	9	8	\$670,000
Physicians / Surgeons Assistants	6	8	4	\$3,229,250
Pathology	6	7	1	\$200,000
Pulmonologists	4	7	2	\$345,000
Nurse Anesthetists	14	7	6	\$1,595,000
Physical Medicine	3	6	3	\$195,000
Psychologists	2	6	2	\$65,000
Otorhinolaryngology	12	6	5	\$2,200,000
All other (speech, massage therapists,	10	6	4	\$253,250
Pediatricians	7	5	2	\$1,300,000
Ophthalmology	14	4	2	\$800,000
Psychiatry	7	3	2	\$147,500
Cardiac Centers	1	3	0	\$0
Allergy / Immunologists	1	2	0	\$0
Dermatology	3	2	1	\$800,000

<b>Indemnity by Specialty of Individual / Entity Type, 2014</b> <b>Sorted by Number of Closed Actions</b>				
<b>Specialty</b>	<b>Reported</b>	<b>Closed</b>	<b>Closed with Payment</b>	<b>Total Indemnity</b>
Blood Banks	1	2	0	\$0
Optometrists	2	2	1	\$32,000
Occupational Medicine	1	1	0	\$0
Forensic / Legal Medicine	0	1	0	\$0
Hematology	0	1	0	\$0
Infectious Disease	1	1	0	\$0
Nephrology	5	1	1	\$150,000
Geriatrics	1	1	0	\$0
Oncology	3	1	0	\$0
Rehabilitation Hospitals	2	1	0	\$0
Alcohol / Drug Rehabilitation Centers	1	1	0	\$0
EMT	0	1	0	\$0
HMO Related	0	1	0	\$0
Pharmacologists	1	0	1	\$25,000
Nuclear Medicine	1	0	0	\$0
Endocrinology	1	0	0	\$0
Intensive Care Physicians	2	0	3	\$525,000
Hospices	1	0	0	\$0
Lab Techs - Non-Physicians	1	0	0	\$0
Radiologists - Non-Physicians (techs, etc)	4	0	2	\$210,000

## **Section VI**

### **Claim Study by Means of Disposition**

This sections presents claims data by means of disposition. Data are presented separately for cases involving hospitals, and physicians & surgeons. Each table displays:

- Number of closed cases
- Percentage of claims by means of disposition
- Average number of months from incident to report
- Average number of months from incident to disposition
- Average bodily injury severity
- Average economic damage amounts per case
- Average non-economic damage amounts per case
- Average total indemnity per case
- Average loss adjustment expense per case



Means of Disposition, All Cases, 2016									
Claim Reports			Average Months			Average Paid			
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Incidents Resulting in Payment									
Claims settled before litigation	88	24.0%	7	28	3.8	\$69,058	\$108,445	\$178,049	\$12,015
Settled before judgment	275	74.9%	17	50	6.4	\$287,647	\$242,648	\$546,063	\$147,569
Total Settled	363	98.9%	15	45	5.7	\$234,656	\$210,114	\$456,847	\$114,707
Direct verdict for plaintiff	1	0.3%	15	116	9	\$206,000		\$206,000	\$243,171
Judgment for plaintiff	3	0.8%	31	70	7	\$1,032,636	\$900,000	\$1,932,636	\$245,863
Total Court Dispositions	4	1.1%	27	81	7.5	\$825,977	\$675,000	\$1,500,977	\$245,190
<b>Total paid claim dispositions</b>	<b>367</b>	<b>100.0%</b>	<b>15</b>	<b>45</b>	<b>5.8</b>	<b>\$241,101</b>	<b>\$215,181</b>	<b>\$468,228</b>	<b>\$116,130</b>
Closed Without Payment									
Claims closed before litigation	132	33.4%	10	29	3.6	.	.	.	\$2,011
Lawsuit closed or abandoned before trial	242	61.3%	22	48	5.1	.	.	.	\$30,950
Settled after verdict	1	0.3%	34	45	9	.	.	.	\$44,636
Total not disposed by court	375	94.9%	17	41	4.5	.	.	.	\$20,800
Direct verdict for defendant	6	1.5%	19	54	4.8	.	.	.	\$54,846
Judgment for defendant	12	3.0%	23	54	5.2	.	.	.	\$163,899
Judgment for defendant after appeal	2	0.5%	10	74	6	.	.	.	\$48,106
Total Court Dispositions	20	5.1%	20	56	5.2	.	.	.	\$119,604
<b>Total unpaid claim dispositions</b>	<b>395</b>	<b>100.0%</b>	<b>18</b>	<b>42</b>	<b>4.6</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>\$25,803</b>

Means of Disposition, Cases Involving At Least One Physician or Surgeon, 2016									
	Cases Closed		Average Months			Average Paid			
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Incidents Closed With Payment									
Claims settled before litigation	16	8.60%	11	34	3.9	\$76,028	\$251,088	\$327,115	\$22,988
Settled before judgment	167	89.80%	20	54	6.6	\$413,556	\$325,770	\$763,917	\$197,583
Total Settled	183	98.40%	19	52	6.3	\$384,045	\$319,241	\$725,726	\$182,318
Direct verdict for plaintiff	1	0.50%	15	116	9	\$206,000	.	\$206,000	\$243,171
Judgment for plaintiff	2	1.10%	35	91	6	\$1,523,954	\$1,350,000	\$2,873,954	\$360,166
Total Court Dispositions	3	1.60%	28	99	7	\$1,084,636	\$900,000	\$1,984,636	\$321,168
Total paid claim dispositions	186	100.00	19	53	6.3	\$395,345	\$328,608	\$746,031	\$184,557
Claims Closed Without Payment									
Claims closed before litigation	28	15.80%	13	37	4.2	.	.	.	\$3,463
Closed or abandoned before trial	138	78.00%	23	52	5.5	.	.	.	\$38,942
Settled after verdict	1	0.60%	34	45	9	.	.	.	\$44,636
Total not disposed by court	167	94.40%	22	49	5.3	.	.	.	\$33,028
Direct verdict for defendant	2	1.10%	24	55	8	.	.	.	\$82,265
Judgment for defendant	7	4.00%	32	71	5.9	.	.	.	\$280,377
Judgment for defendant after appeal	1	0.60%	18	70	3	.	.	.	\$76,548
Total court dispositions	10	5.60%	29	68	6	.	.	.	\$220,372
Total unpaid claim dispositions	177	100.00	22	50	5.3	.	.	.	\$43,612

Means of Disposition, Cases Involving At Least One Hospital, 2016									
	Cases Closed		Average Months			Average Paid			
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Incidents Closed With Payment									
Claims settled before litigation	44	26.7%	6	28	4.5	\$110,064	\$166,602	\$276,666	\$15,634
Settled before judgment	120	72.7%	16	52	6.5	\$242,866	\$254,515	\$531,548	\$151,934
Total Settled	164	99.4%	13	45	6	\$207,237	\$230,928	\$463,165	\$115,365
Judgment for plaintiff	1	0.6%	23	27	9	\$50,000	.	\$50,000	\$17,258
Total Court Dispositions	1	0.6%	23	27	9	\$50,000	.	\$50,000	\$17,258
<b>Total paid claim dispositions</b>	<b>165</b>	<b>100.0%</b>	<b>14</b>	<b>45</b>	<b>6</b>	<b>\$206,284</b>	<b>\$229,529</b>	<b>\$460,661</b>	<b>\$114,771</b>
Incidents Closed Without Payment									
Claims closed before litigation	66	50.8%	7	29	3.7				\$2,066
Lawsuit closed or abandoned before	57	43.8%	23	54	5.4				\$39,316
Total not disposed by court	123	94.6%	14	40	4.5				\$19,328
Direct verdict for defendant	2	1.5%	21	86	3.5				\$47,218
Judgment for defendant	3	2.3%	13	40	7				\$140,061
Judgment for defendant after appeal	2	1.5%	10	74	6				\$48,106
Total Court Dispositions	7	5.4%	14	63	5.7				\$87,262
<b>Total unpaid claim dispositions</b>	<b>130</b>	<b>100.0%</b>	<b>14</b>	<b>42</b>	<b>4.5</b>				<b>\$22,986</b>

Means of Disposition, All Cases, 2015								
	Cases Closed		Average Months			Average Paid		
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity Expense
<b>Incidents Closed With Payment</b>								
Claims settled before litigation	103	27.8%	8	23	4.5	\$58,438	\$51,049	\$109,893 \$5,088
Settled before judgment	256	69.0%	21	54	6.2	\$194,806	\$209,950	\$406,670 \$117,030
Settled after verdict	3	0.8%	17	82	4.7	\$891,030	\$631,215	\$1,522,245 \$399,106
<b>Total Settled</b>	<b>362</b>	<b>97.6%</b>	<b>18</b>	<b>45</b>	<b>5.7</b>	<b>\$161,775</b>	<b>\$168,229</b>	<b>\$331,473 \$87,517</b>
Direct verdict for plaintiff	2	0.5%	10	59	4	\$77,310		\$77,310
Judgment for plaintiff	6	1.6%	17	60	4.8	\$50,833	\$171,757	\$222,590 \$286,429
<b>Total Court Dispositions</b>	<b>8</b>	<b>2.2%</b>	<b>15</b>	<b>60</b>	<b>4.6</b>	<b>\$57,453</b>	<b>\$128,818</b>	<b>\$186,270 \$214,822</b>
<b>Total paid claim dispositions</b>	<b>371</b>	<b>100.0%</b>	<b>18</b>	<b>46</b>	<b>5.6</b>	<b>\$159,094</b>	<b>\$166,942</b>	<b>\$327,469 \$90,026</b>
<b>Incidents Closed Without Payment</b>								
Claims closed before litigation	142	33.5%	10	30	4.2			\$3,509
Lawsuit closed or abandoned before	252	59.4%	26	53	4.8			\$36,513
Settled after verdict	1	0.2%	9	12	3			\$1,088
<b>Total not disposed by court</b>	<b>395</b>	<b>93.2%</b>	<b>20</b>	<b>44</b>	<b>4.6</b>			<b>\$24,559</b>
Direct verdict for defendant	20	4.7%	20	59	5.8			\$176,162
Judgment for defendant	9	2.1%	43	82	6.6			\$95,863
<b>Total Court Dispositions</b>	<b>29</b>	<b>6.8%</b>	<b>27</b>	<b>66</b>	<b>6</b>			<b>\$151,242</b>
<b>Total unpaid claim dispositions</b>	<b>424</b>	<b>100.00</b>	<b>21</b>	<b>46</b>	<b>4.7</b>			<b>\$33,223</b>

Means of Disposition, All Involving At Least One Physician or Surgeon, 2015									
	Cases Closed		Average Months			Average Paid			
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Incidents Closed With Payment									
Claims settled before litigation	18	11.8%	12	27	4.9	\$153,999	\$56,829	\$211,624	\$11,053
Settled before judgment	129	84.3%	20	53	6.8	\$278,315	\$245,115	\$527,229	\$162,807
Settled after verdict	1	0.7%	24	77	5	\$2,267,816	\$1,732,184	\$4,000,000	\$975,887
Total Settled	148	96.7%	19	50	6.5	\$276,638	\$232,263	\$512,309	\$149,844
Judgment for plaintiff	5	3.3%	16	58	4.8	\$57,600	\$159,508	\$217,108	\$320,888
Total Court Dispositions	5	3.3%	16	58	4.8	\$57,600	\$159,508	\$217,108	\$320,888
<b>Total paid claim dispositions</b>	<b>153</b>	<b>100.0%</b>	<b>19</b>	<b>50</b>	<b>6.5</b>	<b>\$269,480</b>	<b>\$229,886</b>	<b>\$502,662</b>	<b>\$155,434</b>
Incidents Closed Without Payment									
Claims closed before litigation	49	21.4%	19	35	5.2				\$5,920
Lawsuit closed or abandoned before	162	70.7%	25	52	5				\$43,921
Total not disposed by court	211	92.1%	24	48	5				\$35,096
Direct verdict for defendant	12	5.2%	24	64	6				\$178,016
Judgment for defendant	6	2.6%	26	56	7				\$67,207
Total Court Dispositions	18	7.9%	24	61	6.3				\$141,080
<b>Total unpaid claim dispositions</b>	<b>229</b>	<b>100.0%</b>	<b>24</b>	<b>49</b>	<b>5.1</b>				<b>\$43,427</b>

Means of Disposition, Cases Involving At Least One Hospital, 2015									
	Cases Closed		Average Months			Average Paid			
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Incidents Closed With Payment									
Claims settled before litigation	49	29.7%	7	21	4.4	\$52,988	\$46,619	\$99,607	\$7,641
Settled before judgment	113	68.5%	19	58	6.5	\$234,994	\$244,062	\$481,268	\$156,681
Settled after verdict	1	0.6%	24	77	5	\$2,267,816	\$1,732,184	\$4,000,000	\$975,887
Total Settled	163	98.8%	16	47	5.8	\$192,752	\$193,838	\$388,123	\$116,903
Judgment for plaintiff	1	0.6%	23	65	7		\$350,000	\$350,000	\$997,691
Total Court Dispositions	1	0.6%	23	65	7		\$350,000	\$350,000	\$997,691
<b>Total paid claim dispositions</b>	<b>165</b>	<b>100.0%</b>	<b>16</b>	<b>47</b>	<b>5.8</b>	<b>\$190,428</b>	<b>\$193,644</b>	<b>\$385,587</b>	<b>\$121,533</b>
Incidents Closed Without Payment									
Claims closed before litigation	68	45.0%	7	31	4.2				\$3,311
Lawsuit closed or abandoned before	75	49.7%	25	54	4.9				\$46,321
Total not disposed by court	143	94.7%	16	43	4.6				\$25,869
Direct verdict for defendant	7	4.6%	17	60	6.1				\$233,165
Judgment for defendant	1	0.7%	15	40	9				.
Total Court Dispositions	8	5.30%	16	58	6.5				\$204,019
<b>Total unpaid claim dispositions</b>	<b>151</b>	<b>100.00</b>	<b>16</b>	<b>44</b>	<b>4.7</b>				<b>\$35,307</b>

Means of Disposition, All Cases, 2014								
	Cases Closed		Average Months			Average Paid		
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity Expense
<b>Incidents Closed With Payment</b>								
Claims settled before litigation	99	26.80%	8	23	4	\$93,818	\$90,790	\$184,609 \$16,263
Settled before judgment	265	71.80%	18	52	5.9	\$146,080	\$241,236	\$395,241 \$90,698
Settled after verdict	3	0.80%	29	77	6	\$790,584	\$407,416	\$1,198,000 \$530,613
<b>Total Settled</b>	<b>367</b>	<b>99.50%</b>	<b>15</b>	<b>45</b>	<b>5.4</b>	<b>\$137,251</b>	<b>\$202,011</b>	<b>\$344,984 \$74,215</b>
Judgment for plaintiff	1	0.30%	34	47	6	\$826,000	\$5,000	\$831,000 \$201,986
Judgment for plaintiff after appeal	1	0.30%	4	97	9	\$120,000	\$598,750	\$718,750 \$56,960
<b>Total Court Dispositions</b>	<b>2</b>	<b>0.50%</b>	<b>19</b>	<b>72</b>	<b>7.5</b>	<b>\$473,000</b>	<b>\$301,875</b>	<b>\$774,875 \$129,473</b>
<b>Total paid claim dispositions</b>	<b>369</b>	<b>100.00</b>	<b>15</b>	<b>45</b>	<b>5.4</b>	<b>\$139,070</b>	<b>\$202,552</b>	<b>\$347,314 \$74,514</b>
<b>Incidents Closed Without Payment</b>								
Claims closed before litigation	184	39.70%	13	32	3.9			\$6,701
Lawsuit closed or abandoned before	254	54.70%	25	52	5.1			\$39,464
<b>Total not disposed by court</b>	<b>438</b>	<b>94.40%</b>	<b>20</b>	<b>44</b>	<b>4.6</b>			<b>\$25,701</b>
Direct verdict for defendant	6	1.30%	33	91	7.3			\$232,490
Judgment for defendant	19	4.10%	23	69	5.7			\$232,076
Judgment for defendant after appeal	1	0.20%	107	165	5			\$113,033
<b>Total Court Dispositions</b>	<b>26</b>	<b>5.60%</b>	<b>28</b>	<b>78</b>	<b>6</b>			<b>\$227,593</b>
<b>Total unpaid claim dispositions</b>	<b>464</b>	<b>100.00</b>	<b>20</b>	<b>45</b>	<b>4.7</b>			<b>\$37,014</b>

Means of Disposition, Cases Involving At Least One Physician, 2014								
	Cases Closed		Average Months			Average Paid		
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity Expense
<b>Incidents Closed With Payment</b>								
Claims settled before litigation	18	10.80%	11	27	5.3	\$412,389	\$257,873	\$670,261 \$47,646
Settled before judgment	144	86.70%	19	56	6.3	\$179,588	\$263,683	\$457,854 \$134,858
Settled after verdict	3	1.80%	29	77	6	\$790,584	\$407,416	\$1,198,000 \$530,613
Total Settled	165	99.40%	18	53	6.1	\$216,093	\$265,662	\$494,483 \$132,540
Judgment for plaintiff	1	0.60%	34	47	6	\$826,000	\$5,000	\$831,000 \$201,986
Total Court Dispositions	1	0.60%	34	47	6	\$826,000	\$5,000	\$831,000 \$201,986
<b>Total paid claim dispositions</b>	<b>166</b>	<b>100.00</b>	<b>18</b>	<b>53</b>	<b>6.1</b>	<b>\$219,767</b>	<b>\$264,092</b>	<b>\$496,510 \$132,958</b>
<b>Incidents Closed Without Payment</b>								
Claims closed before litigation	57	24.10%	17	37	3.9			\$15,580
Lawsuit closed or abandoned before	161	67.90%	24	51	5.3			\$38,767
Total not disposed by court	218	92.00%	22	47	4.9			\$32,704
Direct verdict for defendant	4	1.70%	20	65	8.3			\$160,800
Judgment for defendant	14	5.90%	27	83	6.6			\$299,427
Judgment for defendant after appeal	1	0.40%	107	165	5			\$113,033
Total Court Dispositions	19	8.00%	30	83	6.8			\$260,432
<b>Total unpaid claim dispositions</b>	<b>237</b>	<b>100.00</b>	<b>23</b>	<b>50</b>	<b>5.1</b>			<b>\$50,961</b>



Means of Disposition, Cases Involving At Least One Hospital, 2014								
	Cases Closed		Average Months			Average Paid		
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity Expense
<b>Incidents Closed With Payment</b>								
Claims settled before litigation	47	26.1%	6	22	3.6	\$143,987	\$124,203	\$268,190 \$18,562
Settled before judgment	132	73.3%	17	55	6	\$161,553	\$338,518	\$515,980 \$97,381
Settled after verdict	1	0.6%	1	87	6	\$2,198,952	\$1,075,048	\$3,274,000 \$1,364,738
Total Settled	180	100.0%	14	46	5.4	\$168,285	\$286,650	\$466,602 \$83,841
<b>Total paid claim dispositions</b>	<b>180</b>	<b>100.0%</b>	<b>14</b>	<b>46</b>	<b>5.4</b>	<b>\$168,285</b>	<b>\$286,650</b>	<b>\$466,602 \$83,841</b>
<b>Incidents Closed Without Payment</b>								
Claims closed before litigation	86	51.2%	12	34	4.3			\$12,061
Lawsuit closed or abandoned before	75	44.6%	24	55	6			\$48,150
Total not disposed by court	161	95.8%	17	44	5.1			\$28,873
Direct verdict for defendant	3	1.8%	47	111	6.3			\$319,534
Judgment for defendant	4	2.4%	19	64	7.5			\$232,138
Total Court Dispositions	7	4.2%	31	84	7			\$269,594
<b>Total unpaid claim dispositions</b>	<b>168</b>	<b>100.0%</b>	<b>18</b>	<b>46</b>	<b>5.2</b>			<b>\$38,903</b>

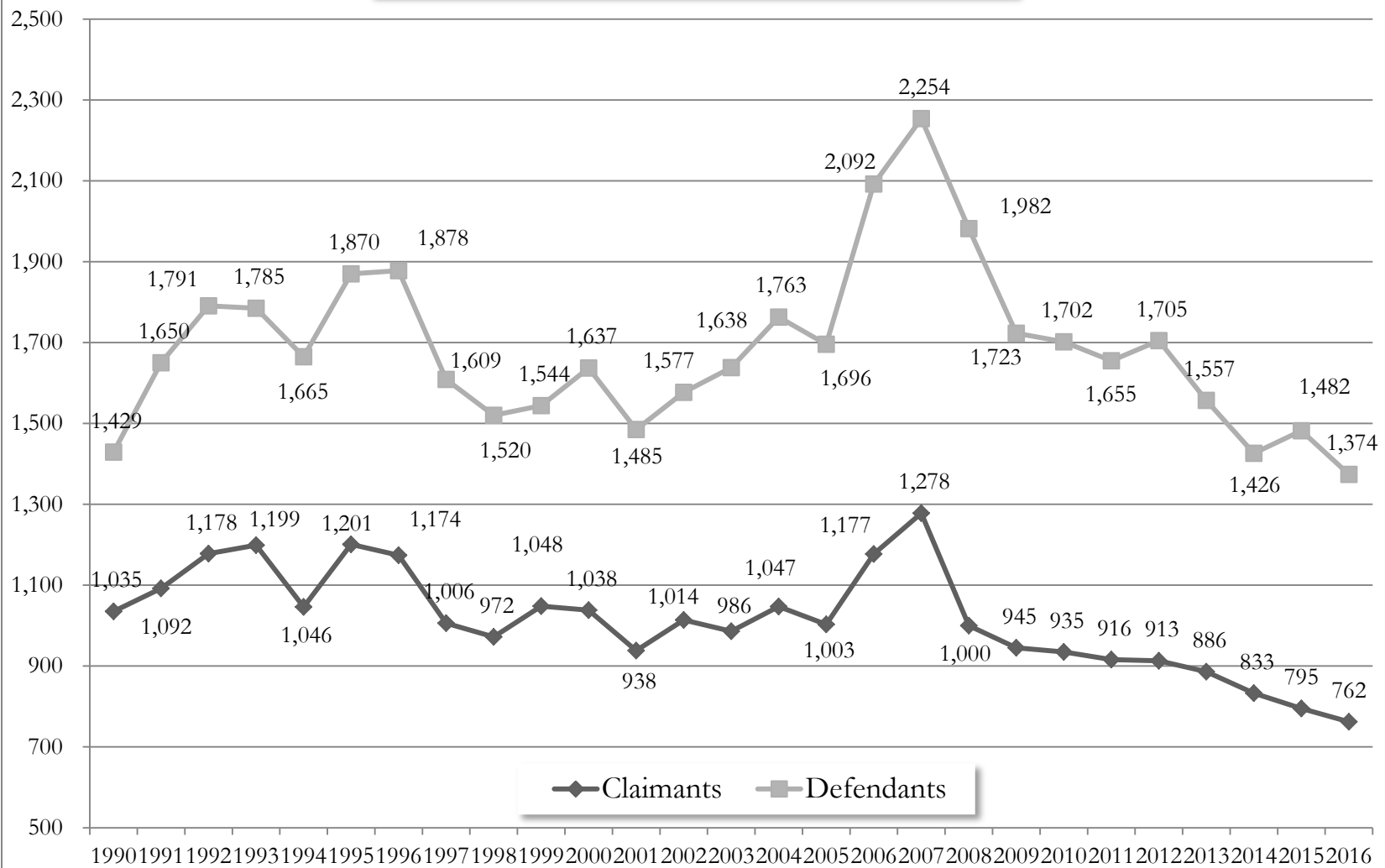
## Section VII

### Analysis by Occurrence and Defendant

An occurrence represents an event or series of events that are alleged to have produced harm to a claimant. Previous reports presented data on the number of claims. A claim corresponds to a single policy against which a demand for damages has been made, or may otherwise be liable for payout. In fact, multiple claims may be associated with the same practitioner for the same incident. For example, a primary insurer may report a claim for a given insured. That same insured's excess carrier may report an additional claim if it also makes a payment over and above the liability assumed by the primary carrier. In addition, if an insurer closes and subsequently reopens a claim, two claims are counted in the DIFP database.

This report presents two alternative methods of aggregating the data, only recently available to DIFP's efforts to more effectively code the data. First, data are presented on a *per defendant* basis, such that a single practitioner is not counted more than once, regardless of the number of claims against that practitioner. Secondly, data are presented on a *per occurrence* basis, where an occurrence corresponds to a single injured party (or in rare cases, more than one injured party as in the case of a mother and child both injured during childbirth). A single occurrence may include multiple claims as well as multiple defendants. The table below illustrates the different methods of aggregating the DIFP claims data. See the executive summary for further discussion.

**Defendant and Claimant Count, By Year Closed**



Closed Malpractice Actions by Type of Defendants 1995-2016										
	Claimants*				Defendants			Defendants With Payment Made on Their Behalf		
Year Case Was Closed	Total	Paid	Total Indemnity	Average Recovery Per Claimant	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1996	1,174	512	\$95,102,860	\$185,748	969	709	200	268	263	73
1997	1,006	437	\$89,262,936	\$204,263	769	677	163	201	260	72
1998	972	420	\$73,073,271	\$173,984	712	627	181	136	254	83
1999	1,048	484	\$77,005,522	\$159,102	706	683	155	210	289	63
2000	1,038	393	\$103,221,836	\$262,651	797	681	159	204	228	45
2001	938	395	\$86,460,489	\$218,887	683	662	140	199	248	53
2002	1,014	446	\$110,002,907	\$246,643	760	686	131	201	280	44
2003	986	447	\$118,799,306	\$265,770	732	758	148	208	302	42
2004	1,047	427	\$128,704,434	\$301,416	827	760	176	223	255	56
2005	1,003	401	\$136,180,518	\$339,602	816	698	182	195	248	60
2006	1,177	438	\$121,275,893	\$276,886	973	890	229	171	290	64
2007	1,278	582	\$132,699,469	\$228,006	1,004	1,056	194	222	399	76
2008	1,000	457	\$119,874,675	\$262,308	891	906	185	157	396	39
2009	945	412	\$120,822,788	\$293,259	743	799	181	152	296	54
2010	935	426	\$100,846,371	\$236,729	757	790	155	140	328	45
2011	916	430	\$128,698,130	\$299,298	650	817	188	129	350	46
2012	913	437	\$128,237,532	\$293,450	695	840	170	142	355	48
2013	886	386	\$111,689,945	\$289,352	619	747	191	123	265	56
2014	833	369	\$128,158,794	\$347,314	533	732	161	116	281	48
2015	795	371	\$121,491,155	\$327,469	559	729	194	115	279	68
2016	762	367	\$171,839,548	\$468,228	544	646	184	136	263	61

\*A case is considered closed only when the last claim against the last defendant is closed.

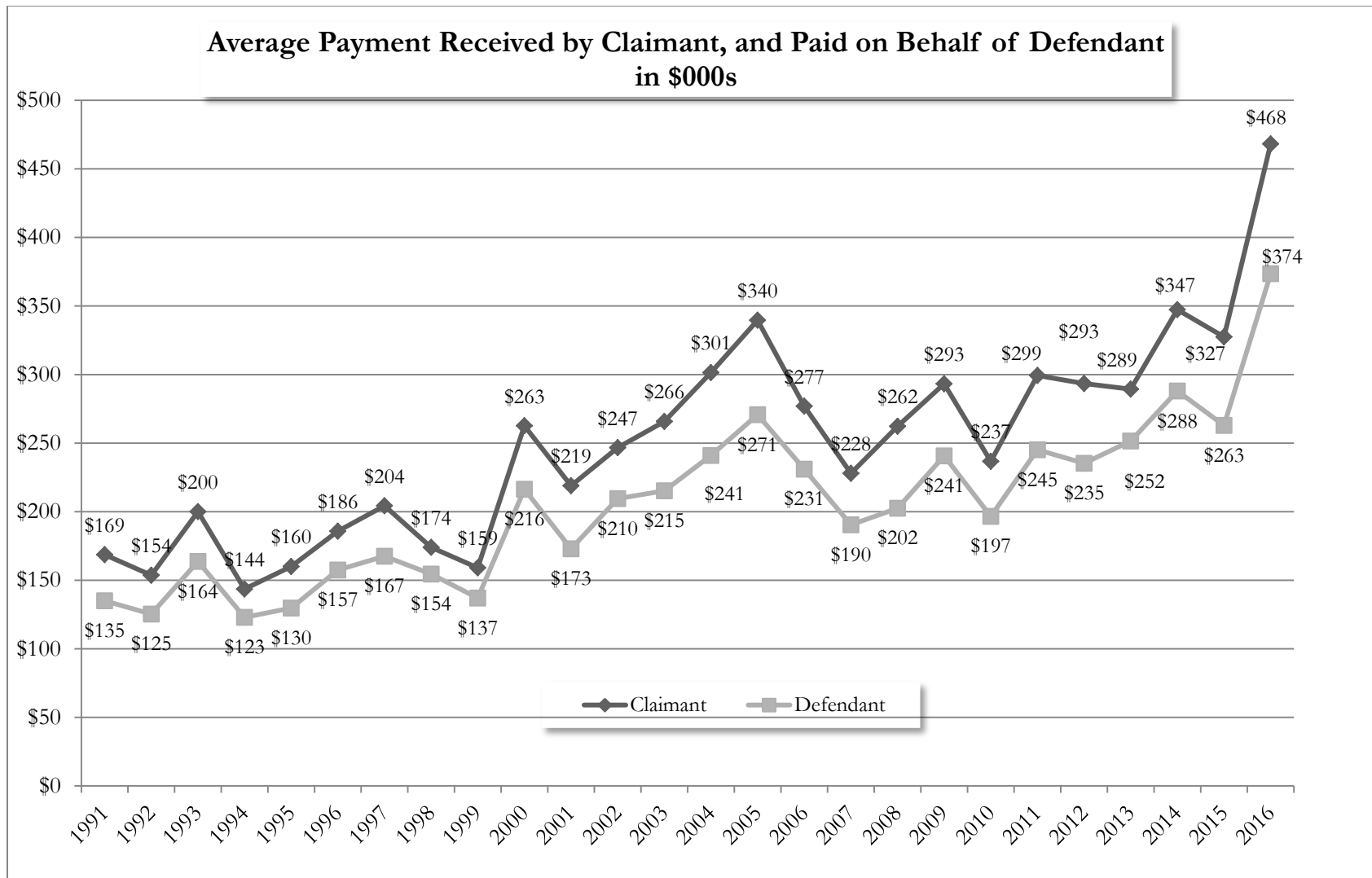
Cases Involving At Least One Physician Defendant, Closed 1996-2016										
	Claimants*				Defendants			Defendants With Payment Made on Their Behalf		
Year Closed	Total	Paid	Total Indemnity	Average Payment	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1996	694	293	\$68,390,019	\$233,413	969	338	41	268	90	16
1997	556	228	\$70,821,499	\$310,621	769	320	21	201	106	8
1998	500	183	\$50,269,231	\$274,695	712	279	14	136	88	3
1999	541	240	\$54,021,376	\$225,089	706	267	16	210	89	3
2000	579	223	\$69,813,034	\$313,063	797	317	21	204	94	2
2001	503	199	\$64,014,819	\$321,683	683	282	28	199	83	11
2002	559	217	\$60,898,939	\$280,640	760	290	23	201	81	6
2003	521	236	\$76,069,069	\$322,327	732	363	23	208	118	6
2004	581	233	\$94,393,306	\$405,121	827	372	30	223	93	11
2005	571	226	\$100,559,047	\$444,952	816	355	46	195	111	13
2006	674	220	\$87,892,272	\$399,510	973	490	64	171	123	8
2007	702	298	\$91,560,866	\$307,251	1004	565	49	222	164	16
2008	555	243	\$89,264,536	\$367,344	891	517	62	157	197	5
2009	501	231	\$95,531,197	\$413,555	743	440	54	152	160	6
2010	513	209	\$69,018,806	\$330,234	757	430	40	140	147	3
2011	436	195	\$84,904,922	\$435,410	650	402	76	129	143	11
2012	449	203	\$88,986,567	\$438,357	695	437	53	142	150	5
2013	433	182	\$75,465,657	\$414,646	619	369	62	123	95	12
2014	403	166	\$82,420,643	\$496,510	533	350	52	116	103	10
2015	382	153	\$76,907,244	\$502,662	559	348	53	115	94	14
2016	363	186	\$138,761,851	\$746,031	544	324	58	136	120	15

Cases Involving At Least One Payment Made on Behalf of a Physician Defendant, Closed 1996-2016										
	Claimants*				Defendants			Defendants With Payment Made on Their Behalf		
Year Closed	Total	Paid	Total Indemnity	Average Payment	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1996	244	244	\$61,066,911	\$250,274	350	119	24	268	40	14
1997	179	179	\$57,760,631	\$322,685	248	102	5	201	40	2
1998	126	126	\$33,109,245	\$262,772	175	76	2	136	27	
1999	192	192	\$44,453,963	\$231,531	253	89	7	210	35	3
2000	181	181	\$58,661,903	\$324,099	251	104	13	204	44	2
2001	169	169	\$54,398,300	\$321,883	244	118	9	199	55	7
2002	177	177	\$52,936,844	\$299,078	252	106	7	201	39	5
2003	189	189	\$66,283,798	\$350,708	284	148	10	208	61	3
2004	192	192	\$87,623,411	\$456,372	302	139	8	223	51	5
2005	174	174	\$87,657,017	\$503,776	269	140	15	195	59	8
2006	150	150	\$64,123,400	\$427,489	246	139	5	171	49	3
2007	199	199	\$67,867,074	\$341,041	308	158	21	222	56	13
2008	141	141	\$65,996,143	\$468,058	241	125	13	157	57	3
2009	143	143	\$62,662,802	\$438,201	210	134	8	152	66	3
2010	128	128	\$50,037,262	\$390,916	210	120	8	140	56	1
2011	110	110	\$59,403,455	\$540,031	200	103	19	129	47	6
2012	128	128	\$66,547,975	\$519,906	204	133	11	142	72	3
2013	113	113	\$45,914,299	\$406,321	160	82	8	123	24	5
2014	110	110	\$56,640,353	\$514,912	141	103	14	116	43	7
2015	103	103	\$58,992,644	\$572,744	153	113	11	115	41	9
2016	116	116	\$100,665,120	\$867,803	182	106	22	136	48	8

Cases Involving At Least One Institutional Defendant (Including Nursing Homes, Hospitals, Clinics & Group Practices) Closed 1996-2016										
	Claimants				Defendants			Defendants With Payment Made on Their Behalf		
Year Closed	Total	Paid	Total Indemnity	Average Payment	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1996	629	316	\$64,893,163	\$205,358	451	709	36	109	263	14
1997	571	274	\$68,932,758	\$251,579	393	677	26	94	260	8
1998	549	274	\$59,875,606	\$218,524	356	627	25	67	254	4
1999	606	310	\$52,450,674	\$169,196	336	683	19	84	289	4
2000	580	248	\$80,960,099	\$326,452	395	681	22	91	228	2
2001	550	271	\$66,376,752	\$244,933	325	662	29	105	248	12
2002	587	313	\$86,248,579	\$275,555	362	686	16	92	280	6
2003	623	327	\$93,081,105	\$284,652	383	758	26	113	302	9
2004	623	302	\$104,195,247	\$345,017	439	760	33	125	255	14
2005	596	278	\$109,197,786	\$392,798	447	698	37	114	248	11
2006	731	329	\$101,700,111	\$309,119	582	890	59	104	290	13
2007	869	440	\$105,633,727	\$240,077	650	1056	49	128	399	15
2008	681	363	\$103,399,137	\$284,846	593	906	48	90	396	4
2009	648	315	\$101,599,181	\$322,537	512	799	45	99	296	7
2010	652	339	\$87,223,226	\$257,296	518	790	44	88	328	5
2011	676	360	\$118,798,113	\$329,995	441	817	81	89	350	13
2012	687	363	\$110,580,919	\$304,631	494	840	44	101	355	7
2013	632	293	\$97,642,527	\$333,251	431	747	64	65	265	11
2014	614	297	\$117,455,623	\$395,473	381	732	62	77	281	11
2015	590	306	\$107,903,197	\$352,625	393	729	71	82	279	21
2016	546	286	\$132,700,246	\$463,987	372	646	55	90	263	14

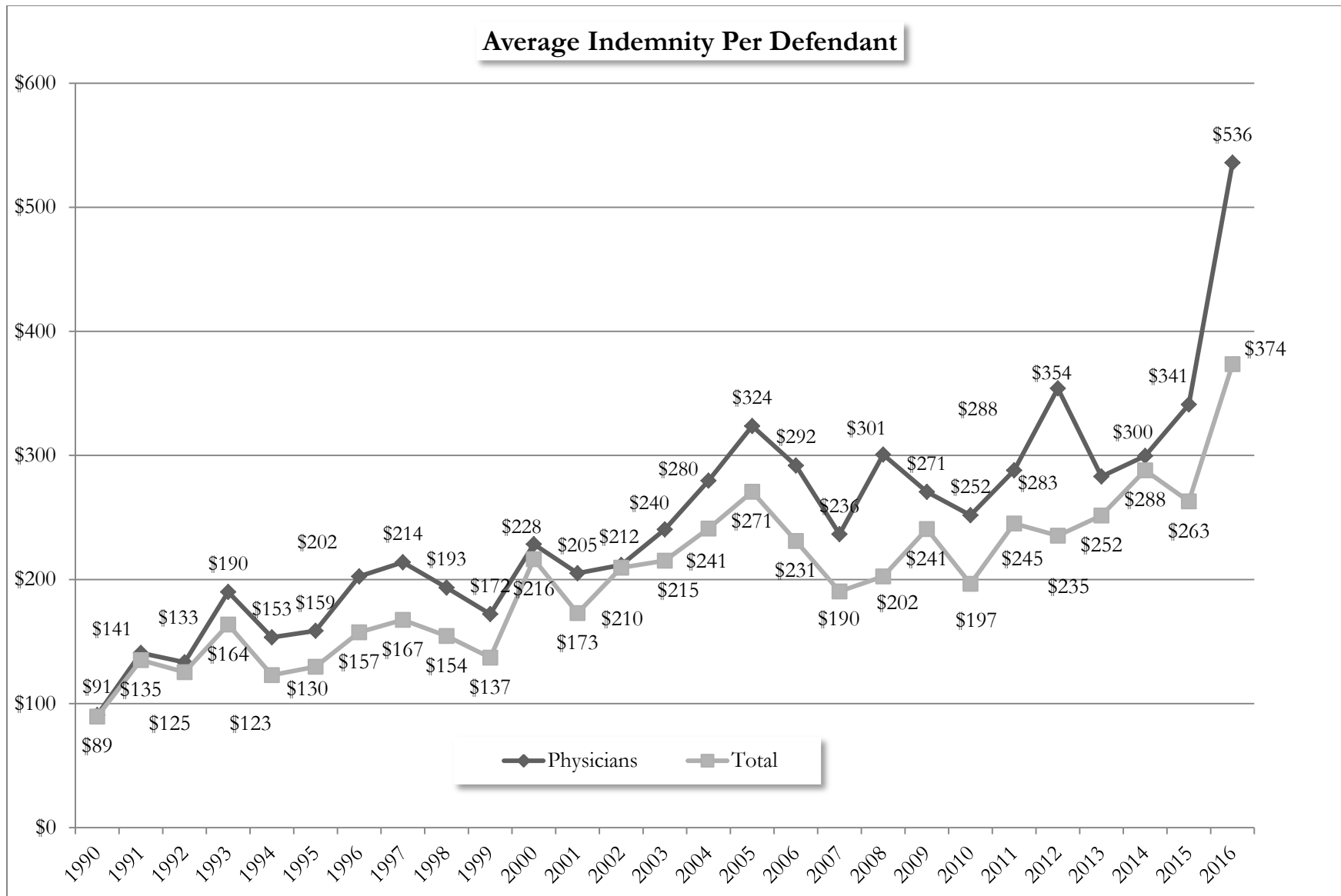
<b>Cases Involving At Least One Payment Made on Behalf of an Institutional Defendant</b> <b>(Including Nursing Homes, Hospitals, Clinics &amp; Group Practices)</b> <b>Closed 1996-2016</b>										
	<b>Claimants</b>				<b>Defendants</b>			<b>Defendants With Payment Made on Their Behalf</b>		
<b>Year Closed</b>	<b>Total</b>	<b>Paid</b>	<b>Total Indemnity</b>	<b>Average Payment</b>	<b>Physicians</b>	<b>Institutions &amp; Corps.</b>	<b>All Other</b>	<b>Physicians</b>	<b>Institutions &amp; Corps.</b>	<b>All Other</b>
1996	229	229	\$55,223,758	\$241,152	144	293	8	44	260	4
1997	235	235	\$52,304,371	\$222,572	121	274	11	26	254	2
1998	267	267	\$46,329,612	\$173,519	116	319	10	35	289	2
1999	207	207	\$70,078,156	\$338,542	135	263	11	46	228	1
2000	232	232	\$56,314,110	\$242,733	112	295	14	65	248	9
2001	263	263	\$73,040,216	\$277,719	124	311	7	38	280	2
2002	274	274	\$80,285,669	\$293,013	162	353	8	56	302	6
2003	238	238	\$82,691,043	\$347,441	138	306	8	58	255	6
2004	229	229	\$89,427,773	\$390,514	164	290	15	57	248	5
2005	275	275	\$85,154,472	\$309,653	200	366	38	49	290	8
2006	374	374	\$91,133,955	\$243,674	239	469	19	59	399	8
2007	331	331	\$91,317,297	\$275,883	266	475	20	54	396	2
2008	275	275	\$92,100,590	\$334,911	233	365	25	60	296	3
2009	307	307	\$74,837,171	\$243,769	222	382	20	53	328	4
2010	328	328	\$109,411,413	\$333,571	204	409	39	54	350	10
2011	326	326	\$94,879,062	\$291,040	217	408	17	63	355	1
2012	255	255	\$84,408,553	\$331,014	146	300	37	26	265	6
2013	257	257	\$103,550,911	\$402,922	139	319	22	34	281	9
2014	254	254	\$91,694,971	\$361,004	128	340	28	34	279	10
2015	246	246	\$110,701,146	\$450,005	163	302	30	48	263	11
2016	252	252	\$49,716,804	\$197,289	164	290	15	45	263	8





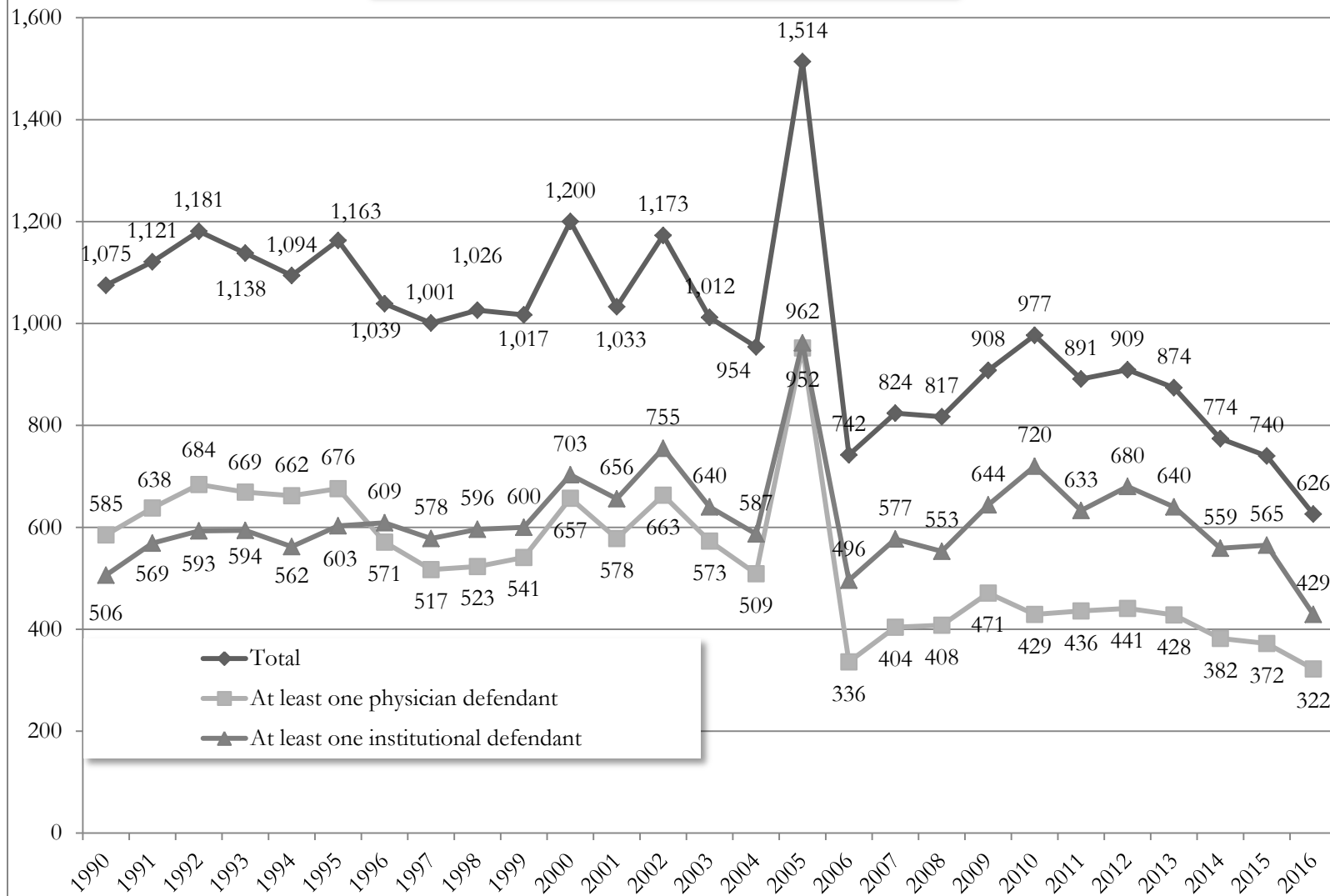
Number of Defendants, 1996 – 2016*												
	Physicians			Institutions (Including Nursing Homes, Hospitals, Clinics, & Group Practices)			All Other (Nurses, Pharmacists, etc.)			Total		
Year	Defs.	Defs. With Payment	Average Indemnity	Defs.	Defs. With Payment	Average Indemnity	Defs.	Defs. With Payment	Average Indemnity	Defs.	Defs. With Payment	Average Indemnity
1996	969	268	\$202,485	709	263	\$143,975	200	73	\$40,705	1,878	604	\$157,455
1997	769	201	\$213,930	677	260	\$170,440	163	72	\$27,063	1,609	533	\$167,473
1998	712	136	\$193,433	627	254	\$173,643	181	83	\$32,059	1,520	473	\$154,489
1999	706	210	\$172,152	683	289	\$132,716	155	63	\$39,663	1,544	562	\$137,021
2000	797	204	\$228,460	681	228	\$241,281	159	45	\$35,639	1,637	477	\$216,398
2001	683	199	\$205,014	662	248	\$170,477	140	53	\$63,858	1,485	500	\$172,921
2002	760	201	\$211,716	686	280	\$228,640	131	44	\$77,931	1,577	525	\$209,529
2003	732	208	\$240,411	758	302	\$210,645	148	42	\$123,313	1,638	552	\$215,216
2004	827	223	\$279,692	760	255	\$246,580	176	56	\$61,698	1,763	534	\$241,020
2005	816	195	\$323,656	698	248	\$266,143	182	60	\$117,736	1,696	503	\$270,737
2006	973	171	\$291,873	890	290	\$221,107	229	64	\$113,196	2,092	525	\$231,002
2007	1004	222	\$236,463	1056	399	\$183,383	194	76	\$92,565	2,254	697	\$190,387
2008	891	157	\$300,690	906	396	\$173,894	185	39	\$97,546	1,982	592	\$202,491
2009	743	152	\$270,658	799	296	\$254,439	181	54	\$80,904	1,723	502	\$240,683
2010	757	140	\$251,793	790	328	\$192,536	155	45	\$54,301	1,702	513	\$196,582
2011	650	129	\$288,000	817	350	\$250,591	188	46	\$83,463	1,655	525	\$245,139
2012	695	142	\$354,025	840	355	\$210,127	170	48	\$70,226	1,705	545	\$235,298
2013	619	123	\$283,043	747	265	\$253,196	191	56	\$174,618	1,557	444	\$251,554
2014	533	116	\$299,585	732	281	\$318,562	161	48	\$81,061	1,426	445	\$287,997
2015	559	115	\$341,007	729	279	\$253,749	194	68	\$168,814	1,482	462	\$262,968
2016	544	136	\$535,913	646	263	\$324,812	184	61	\$221,799	1,374	460	\$373,564

\*Each defendant is counted in the year the occurrence was closed, regardless of whether the claim against the individual practitioner was closed in an earlier year.

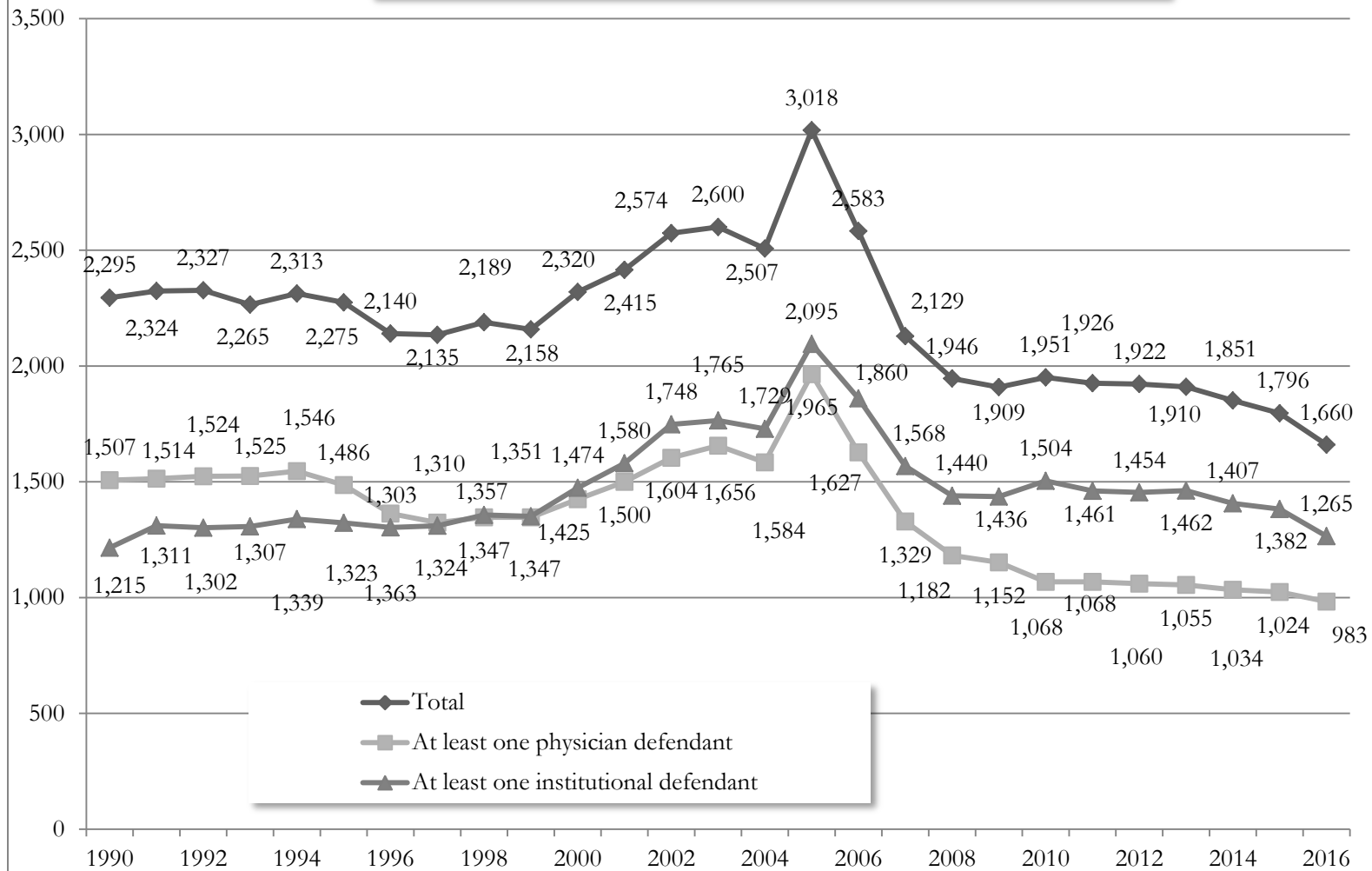


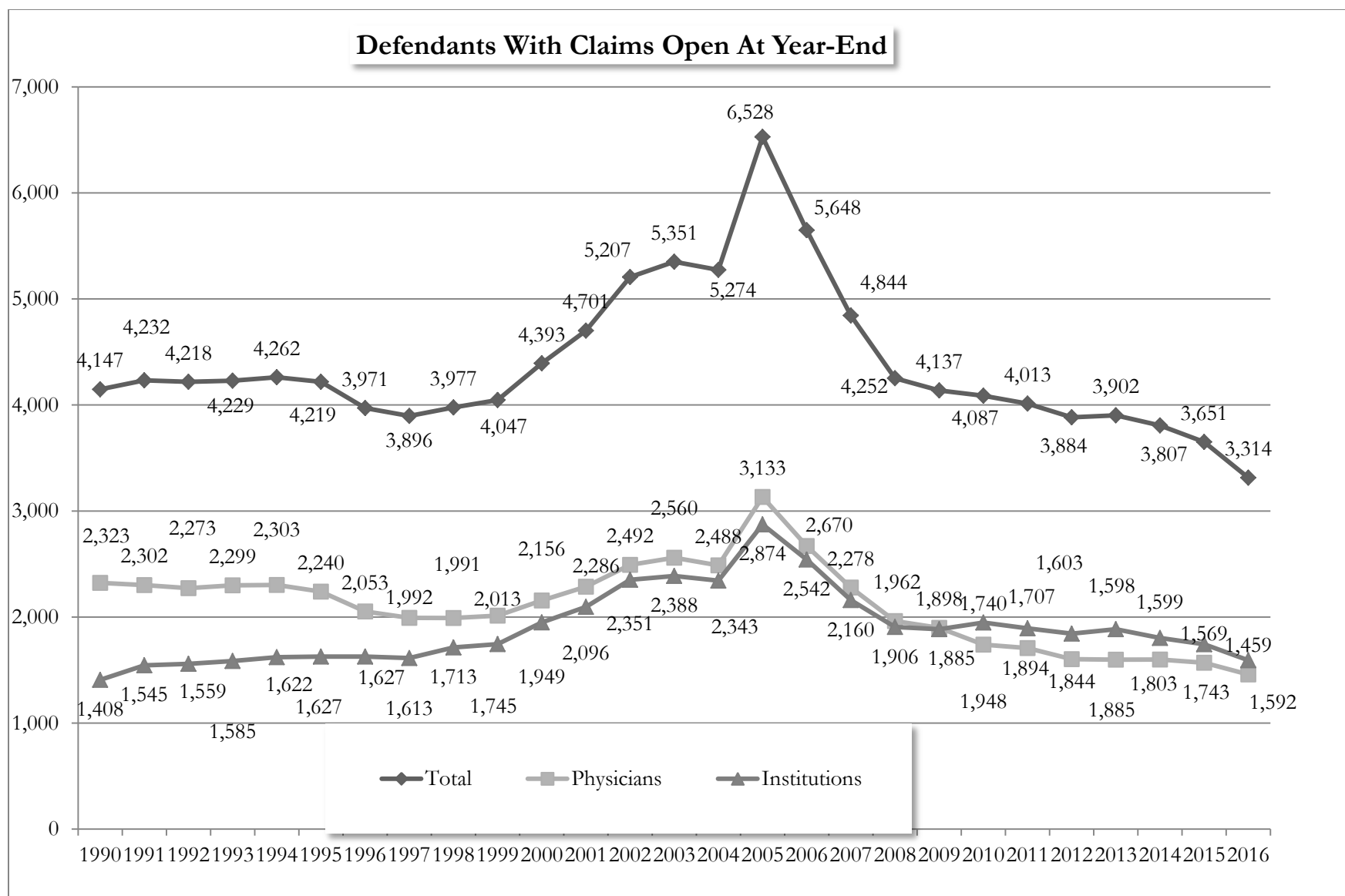
Claimants and Associated Number of Defendants By Report Year					
		Defendants			
Year Reported	Claimants	Physicians	Institutions	All Other	Total
1990	1,075	798	561	243	1,602
1991	1,121	901	642	192	1,735
1992	1,181	902	677	198	1,777
1993	1,138	934	678	185	1,797
1994	1,094	896	639	163	1,698
1995	1,163	934	707	186	1,827
1996	1,039	782	709	139	1,630
1997	1,001	708	663	163	1,534
1998	1,026	711	727	163	1,601
1999	1,017	728	715	171	1,614
2000	1,200	940	885	158	1,983
2001	1,033	813	809	171	1,793
2002	1,173	966	941	176	2,083
2003	1,012	800	795	187	1,782
2004	954	755	715	216	1,686
2005	1,514	1461	1229	260	2,950
2006	742	510	558	144	1,212
2007	824	612	674	164	1,450
2008	817	575	652	163	1,390
2009	908	679	778	151	1,608
2010	977	599	853	200	1,652
2011	891	617	763	201	1,581
2012	909	591	790	195	1,576
2013	874	614	788	173	1,575
2014	774	534	650	147	1,331
2015	740	529	669	128	1,326
2016	626	434	495	108	1037

**Number of New Claimants, by Report Year**



**Number of Claimants With Actions Pending at Year-End**





## Section VIII

### Nature and Substance of Allegations and Outcomes

Recently, the DIFP added a new data field derived from the “allegation codes” used by the National Practitioner Databank (NPDB). The allegation code is a rudimentary typology that captures information about the nature and substance of the alleged medical error or omission. However, this field has proven quite limited. In many instances, it captures information at such a high level of generality as to be nearly tautological. For example, a high percentage of claims were coded as *improper performance*, a description that conveys no additional information beyond the knowledge obtained from the mere fact that a claim has been filed.

As part of data enhancements, additional typologies were developed to capture more meaningful details about the nature of allegations of malpractice. To date, over 13,000 records have been manually reviewed and allegation and outcome codes were derived from the written narratives that accompany each claim that is filed with the DIFP. In addition, new classifications were developed to capture greater information about the nature and severity of injuries than was captured by the traditional 9-point injury severity scale. Basic tables derived from the recoded data are presented in this report.

**Readers are cautioned that the figures presented in the following tables are not intended to be an absolute accounting of all types of errors.** The number of occurrences will not reconcile with those presented in other sections of the report. This is because the data were produced prior to the due date for the filing on which the remainder of the report is based. In addition, some records had to be discarded due to missing or incomplete narratives. However, the numbers should provide readers with a good sense of typical allegations, as well as their relative (if not absolute) frequencies. The figures should be interpreted as an *undercount* of the true and (currently) unknown frequencies of various allegations.



Adverse Outcomes by Medical Category Closed Occurrences, 2004-2016			
Category	Claimants	Claimants With Payment	Average Indemnity Per Paid Claimant
Surgery	4,237	1,860	\$313,498
Non-surgical Treatment	2,679	1,161	\$256,819
Diagnosis	2,402	1,123	\$422,928
Patient Safety / Ethics	1,814	904	\$130,740
Medication	1,212	548	\$181,154
Pregnancy & childbirth	821	412	\$787,229
Anesthesia	248	102	\$373,432
IV & Blood Products	207	118	\$171,526
<b>Total</b>	<b>13,620</b>	<b>6,228</b>	<b>\$314,122</b>

Adverse Outcomes by Medical Category Closed Occurrences, 2004-2016 Percent			
Category	Claimants	Claimants With Payment	Total Indemnity
Surgery	31.1%	29.9%	29.8%
Non-surgical Treatment	19.7%	18.6%	15.2%
Diagnosis	17.6%	18.0%	24.3%
Patient Safety / Ethics	13.3%	14.5%	6.0%
Medication	8.9%	8.8%	5.1%
Pregnancy & childbirth	6.0%	6.6%	16.6%
Anesthesia	1.8%	1.6%	1.9%
IV & Blood Products	1.5%	1.9%	1.0%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Allegations by Category of Error 2004-2016				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity (1-9)
<b>Alleged Diagnostic Failures, by Condition</b>				
<b>Diagnostic Allegations - Infectious Conditions</b>				
Respiratory infections	53	27	\$266,241	6.6
Meningitis, encephalitis, and central nervous system infections	43	27	\$1,012,700	7.8
Digestive disorders	26	9	\$64,167	4.9
Musculoskeletal - excluding spine	15	10	\$806,500	5.6
Septic condition	14	10	\$542,722	7.4
Spine / spinal cord disorder	12	5	\$1,013,667	6.7
Heart Condition	11	5	\$377,000	8.5
Integumentary system - skin, hair, nails etc	10	3	\$436,667	4.3
Genitourinary system	9	4	\$86,950	6.3
Reproductive system	6	4	\$179,737	6.5
Auditory condition	4	1	\$65,000	5.8
Blood and immune disorders	3	3	\$833,333	8.3
Visual condition	2	1	\$3,000	5.0
Gangrene or other necrotizing condition	1	1	\$733,000	9.0
Staph infection contracted during care	1			9.0
Unknown infection	45	22	\$419,984	6.1
<b>Subtotal</b>	<b>210</b>	<b>110</b>	<b>\$549,056</b>	<b>6.7</b>
<b>Diagnostic Allegations - Non-infectious Conditions</b>				
<b>Cardiovascular Conditions</b>				
Heart Condition	222	119	\$434,671	7.9
Stroke	154	72	\$599,593	6.6
Embolism/ thrombosis	93	53	\$371,920	7.4
Hematoma / aneurysm	60	36	\$512,059	8.0
Ischemia / vascular deficiency	9	6	\$686,167	7.0
Transient cerebral ischemia and related	2	1	\$815,000	7.0
<b>Subtotal</b>	<b>540</b>	<b>287</b>	<b>\$480,747</b>	<b>7.4</b>
<b>Cancers</b>				
Breast	127	52	\$419,720	7.1
Respiratory	100	50	\$368,284	7.9
Digestive	78	36	\$517,780	7.3
Unknown or benign neoplasms	50	24	\$384,817	5.4
Skin	44	23	\$469,130	6.2
Reproductive system	36	19	\$400,992	7.7
Cancer - unknown type	36	18	\$243,302	6.5

Allegations by Category of Error 2004-2016				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity (1-9)
Kidney, bladder and related	30	15	\$571,794	6.6
Thyroid and other endocrine glands	26	12	\$337,568	6.5
Bone and cartilage	22	12	\$388,031	7.4
Oral	18	4	\$222,500	7.3
Central nervous system	14	10	\$233,570	7.9
Hodgkin's lymphoma, and related	10	3	\$604,500	7.5
Mesothelial and soft tissue	2			7.5
<b>Subtotal</b>	<b>593</b>	<b>278</b>	<b>\$407,291</b>	<b>7.5</b>
Diagnostic Allegations - Traumatic Injuries				
Fracture	179	55	\$129,101	3.8
Traumatic injury to internal organs	60	30	\$384,083	7.1
Spinal injury	41	15	\$1,202,456	5.8
Tendons or muscle	37	9	\$89,258	6.5
Poison, exposure to toxin	8	4	\$111,000	6.1
Dislocation w/out fracture	6	4	\$318,750	4.8
Neurological trauma	4	4	\$96,604	4.3
Trauma - details unknown	3	1	\$170,000	3.7
Cuts, burns, abrasions	2	1	\$200,000	4.0
Trauma injury to peripheral nervous system	2			5.0
Sprains or other soft tissue injury	1			3.0
<b>Subtotal</b>	<b>343</b>	<b>123</b>	<b>\$324,704</b>	<b>5.0</b>
Diagnostic Allegations - Nervous system disorders				
Spine / spinal cord disorder	48	18	\$834,519	5.8
Conditions of central nervous system	9	3	\$1,128,333	7.1
Epilepsy and related syndromes	4	1	\$1,000,000	7.5
Hydrocephalus	4			7.3
Guillain-Barre and related syndromes	1			3.0
Cerebral palsy	1	1	\$75,000	6.0
Nerve root and plexis disorders	1			3.0
Multiple sclerosis	1			2.0
<b>Subtotal</b>	<b>69</b>	<b>23</b>	<b>\$847,014</b>	<b>6.0</b>
Diagnostic Allegations – Miscellaneous Conditions				
Digestive disorders	176	89	\$404,725	5.9
Healthy patient misdiagnosed with condition	73	30	\$131,872	3.5
Diseases of the genitourinary system	31	17	\$487,206	6.3
Diseases of the reproductive system	28	13	\$220,481	5.0
Nutritional and metabolic disorders	24	15	\$486,622	7.6
Visual condition	22	13	\$477,007	5.9

Allegations by Category of Error 2004-2016				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity (1-9)
Musculoskeletal - excluding spine	21	6	\$615,000	4.2
Blood and immune disorders	15	9	\$599,352	6.9
Diabetes	13	8	\$344,387	6.3
Compartment syndrome	12	9	\$256,666	5.3
Respiratory conditions	8	4	\$839,928	6.4
Auditory condition	3	1	\$45,000	4.7
Integumentary system - skin, hair, nails etc	1	1	\$125,000	4.0
Fistula	1	1	\$35,000	3.0
Allergic reactions	1			6.0
<b>Subtotal</b>	<b>429</b>	<b>216</b>	<b>\$381,203</b>	<b>5.5</b>
Unknown	183	77	\$233,541	6.1
Complications of Anesthesia				
Intubation Injuries				
Injury during intubation	124	33	\$58,917	3.2
Failure to timely / properly intubate	11	10	\$646,100	8.6
Premature extubation	9	7	\$453,963	7.7
Endotracheal tube wrongly placed	2	1	\$175,000	3.0
<b>Subtotal</b>	<b>146</b>	<b>51</b>	<b>\$230,549</b>	<b>3.9</b>
Dosage/Agent Errors (Other Than Medications)				
Wrong dosage administered	7	4	\$451,979	5.9
Wrong agent administered	2	2	\$17,500	3.0
Other agent error	1	1	\$2,304	3.0
Injection into wrong body part	1			4.0
<b>Subtotal</b>	<b>11</b>	<b>7</b>	<b>\$263,603</b>	<b>7.7</b>
Cardiovascular / Respiratory Complications of Anesthesia				
Hypoxia	17	8	\$1,462,656	7.1
Other respiratory distress	13	7	\$459,528	7.4
Ischemia / vascular deficiency	5	4	\$504,250	6.6
Myocardial infarction	2			6.0
Injury from aspiration	2	1	\$25,000	5.5
Hematoma / aneurysm	1	1	\$300,000	9.0
Stroke	1			7.0
<b>Subtotal</b>	<b>41</b>	<b>21</b>	<b>\$821,902</b>	<b>7.0</b>
Misc. Anesthesia Complications				
Other inadequate anesthetization	13	8	\$432,699	6.8
Other negative side-effect of anesthesia	12	3	\$306,667	4.6
Anesthetic or intra-operative awareness	12	7	\$42,861	1.3
Allergic reaction to anesthesia	9	4	\$296,271	4.6

Allegations by Category of Error 2004-2016				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity (1-9)
Cut, puncture, tear during injection	2	1	\$690,000	5.5
Injury from equipment malfunction	2	1	\$35,000	6.0
<b>Subtotal</b>	<b>51</b>	<b>24</b>	<b>\$274,654</b>	<b>4.4</b>
<b>Unknown anesthesia problems</b>	<b>3</b>	<b>1</b>	<b>\$30,000</b>	<b>9.0</b>
Surgical Complications				
Cardiovascular / Respiratory Complications of Surgery				
Postoperative bleeding	106	48	\$561,780	7.0
Embolism/ thrombosis	74	40	\$256,181	7.2
Myocardial infarction	58	28	\$435,381	8.0
Ischemia / vascular deficiency	57	28	\$747,009	6.8
Hypoxia	31	17	\$977,269	7.8
Hematoma / aneurysm	29	21	\$555,421	6.7
Stroke	29	11	\$264,950	6.8
Excess blood loss during surgery or treatment	19	8	\$875,486	6.9
Other respiratory distress	18	9	\$391,278	7.4
Injury from aspiration	16	5	\$165,613	6.2
<b>Subtotal</b>	<b>437</b>	<b>215</b>	<b>\$524,953</b>	<b>7.2</b>
Complications With Implanted Prosthetic, Therapeutic or Other Devices				
Improper placement of prosthetic device	163	68	\$406,356	4.6
Incorrect prosthetic device, or wrong size	66	21	\$160,298	4.2
Improper placement of therapeutic device	62	29	\$249,221	5.4
Defective implant	25	6	\$76,896	4.3
Incorrect therapeutic device, or wrong size	5	2	\$338,500	5.0
Failure to introduce or remove other medical implement	3	1	\$70,000	3.7
<b>Subtotal</b>	<b>324</b>	<b>127</b>	<b>\$310,506</b>	<b>4.7</b>
Informed Consent Issues / Unnecessary Treatment				
Treatment lacked salutary effect	336	95	\$168,932	4.4
Unnecessary surgery or procedure	138	49	\$306,954	4.6
Did not consent to procedure	17	5	\$119,000	4.0
Failure to warn of risks of procedure	7	3	\$75,833	3.7
<b>Subtotal</b>	<b>498</b>	<b>152</b>	<b>\$209,946</b>	<b>4.4</b>
Surgical Trauma				
Unintentional cut, puncture, tear	818	434	\$321,691	5.2
Other surgical injury - nerve injury	114	43	\$369,629	5.0
Injury from patient positioning	54	22	\$265,103	4.4
Other injury incidental to medical procedure	35	18	\$261,361	4.5

Allegations by Category of Error 2004-2016				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity (1-9)
Other surgical injury - internal organ Cut, puncture, tear during heart catheterization	34	10	\$179,996	5.1
Injury from equipment malfunction	33	14	\$761,174	6.5
Other surgical injury - central nervous system	31	11	\$141,970	5.7
Other surgical injury - impaired vision	20	11	\$1,016,818	6.9
Other surgical injury - fracture	14	7	\$300,714	4.7
Cut, puncture, tear during injection	13	3	\$22,833	3.8
Other surgical injury - peripheral nervous system	11	4	\$82,500	4.9
Burns	11	6	\$547,079	5.5
Other surgical injury - morphology problem / disfigurement	9	7	\$105,213	4.0
Improper operation of equipment	8	3	\$366,667	5.4
Other surgical injury - non-fracture musculoskeletal injury	7	5	\$170,815	5.1
Other surgical injury - veins or arteries	3			5.0
	1	1	\$202,000	9.0
<b>Subtotal</b>	<b>1,216</b>	<b>599</b>	<b>\$333,767</b>	<b>10.5</b>
<b>Surgical Infections</b>				
Other infection contracted during care	392	125	\$355,070	5.1
Staph infection contracted during care	54	16	\$295,537	5.2
Development of septic condition	40	15	\$671,494	6.9
Development of gangrene or other necrotizing condition	20	7	\$371,429	5.5
Pressure ulcers during care	20	12	\$184,792	4.5
<b>Subtotal</b>	<b>526</b>	<b>175</b>	<b>\$365,727</b>	<b>5.2</b>
<b>Problems with Surgical Site</b>				
Other improper closure of surgical site	78	37	\$406,073	5.2
Sutures, staples, etc improperly placed	57	30	\$622,558	5.3
Development of fistula	41	15	\$451,874	4.6
Other problem with surgical site	26	9	\$135,833	3.8
Failure in suture or ligature	4	1	\$225,000	5.3
<b>Subtotal</b>	<b>206</b>	<b>92</b>	<b>\$455,729</b>	<b>4.9</b>
<b>Misc. Surgical Issues</b>				
Foreign body retained	289	168	\$123,742	4.0
Misset fracture or non-union	115	45	\$222,259	4.4
Procedure performed on wrong body part	111	83	\$188,484	4.2
Inappropriate handling of transplantable material	42	39	\$174,602	6.2

Allegations by Category of Error 2004-2016				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity (1-9)
Aborted surgery	26	10	\$64,035	3.5
Failure to identify or treat compartment syndrome	23	13	\$539,816	6.4
G-tube or feeding tube improperly placed or malfunction	20	14	\$139,500	7.3
Problem in post-surgical care	16	5	\$426,000	6.3
Allergic reaction to medical materials, excluding medications	13	4	\$141,625	3.2
Failed sterilization	13	6	\$68,500	1.8
Contaminated substance taken or injected	7	3	\$213,333	3.0
Accidental or unnecessary sterilization	6			5.0
Retained body part	5	2	\$63,750	3.4
Failure to administer necessary care	2	1	\$10,000	4.0
Failure to stabilize prior to transfer / discharge	2	1	\$225,000	9.0
Wrong patient	2	1	\$122,000	5.0
Wrong fluid used in transfusion	1	1	\$175,000	6.0
Pathology specimen lost	1			1.0
Delay in scheduling surgery	1			2.0
Failure to ensure proper nutrition or hydration	1			5.0
Physician delay or failure to respond to call	1	1	\$5,500	3.0
<b>Subtotal</b>	<b>697</b>	<b>397</b>	<b>\$169,439</b>	<b>4.4</b>
Unknown	349	117	\$264,952	5.0
Medication-Related Allegations				
Dosage / Medication Errors				
Wrong medication administered	257	184	\$61,345	3.3
Wrong dosage administered	242	166	\$225,540	5.0
Other medication error	13	7	\$117,000	4.4
Medication administered via the wrong route	6	4	\$1,667,495	6.3
Injection into wrong body part	4	2	\$1,293,750	6.3
Incorrect dilution of fluid	2			8.5
Agent use or selection error	1	1	\$1,200,000	9.0
Injury from equipment malfunction	1	1	\$1,250,000	7.0
<b>Subtotal</b>	<b>526</b>	<b>365</b>	<b>\$167,818</b>	<b>4.2</b>
Adverse Reactions to Correct Medication and Correct Dose By Medication Type				
Cognitive & affective disorders	110	1	\$20,000	4.5

Allegations by Category of Error 2004-2016				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity (1-9)
Anticoagulants	60	24	\$306,280	5.7
Weight loss medications	31			3.5
Pain management, narcotics	29	8	\$116,201	6.4
Antibiotics	26	9	\$276,833	5.0
Pain management, non-narcotics	16	1	\$100,000	6.1
Steroids	14	7	\$105,714	4.4
Heart medications	10	2	\$116,250	7.7
Anti-seizure medications	7	3	\$355,000	5.1
Chemotherapy	7	1	\$5,000	7.3
Cholesterol agents	7	1	\$100,000	4.7
Diabetic medications	7	2	\$35,500	5.0
Digestives medications	6	3	\$312,500	6.0
Hypertension medications	6			5.0
Anti-inflammatory, excluding steroids	6			4.8
Sedatives & relaxants	4	2	\$267,500	7.3
Anti-parasitic agents	4	1	\$40,000	4.5
Adrenaline & related	3	2	\$525,000	5.3
Hormonal treatments	3			4.7
Immune medications	3	1	\$325,000	5.3
Vaccines	2			6.0
Antiviral agents	2	2	\$1,145,500	5.0
Topical applications	1			3.0
Substance abuse	1			9.0
Antifungal agents	1			5.0
Other or unknown	110	22	\$193,526	4.9
<b>Subtotal</b>	<b>476</b>	<b>92</b>	<b>\$245,015</b>	<b>5.1</b>
<b>Misc. Medicine Issues</b>				
Allergic reaction to medication	72	34	\$137,587	4.3
Interaction of two or more medications	47	25	\$250,450	6.5
Injury from excessive use of medication	37	17	\$211,544	5.8
Addiction or withdrawal issues	16	5	\$69,025	3.3
Unknown medication problem	9	3	\$122,167	6.0
Accidental injury due to medicine	10	2	\$5,512	4.0
Delay in administration of medication	2	1	\$215,000	2.0
Individual committed act of harm subsequent to medication	1			1.0
Premature cessation of medications	1			1.0
Cut, puncture, tear during injection	1			3.0



Allegations by Category of Error 2004-2016				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity (1-9)
Wrong patient	1	1	\$25,000	3.0
Excess blood loss	1	1	\$183	9.0
Injury from improper operation of equipment	1			3.0
<b>Subtotal</b>	<b>310</b>	<b>112</b>	<b>\$179,070</b>	<b>5.0</b>
Compilations of IV & Blood Products				
IV infiltration event	122	69	\$119,981	4.1
Cut, puncture, tear during injection	30	14	\$57,573	3.6
Embolism/ thrombosis	9	4	\$285,275	3.9
Incorrect blood type	10	9	\$759,667	7.1
Staph infection contracted during care	6	3	\$678,667	5.0
Other infection contracted during care	6	5	\$45,060	3.3
Injection into wrong body part	3	3	\$79,167	4.7
Foreign body retained during injection	3	3	\$21,667	3.7
Contaminated substance taken or injected	3	1	\$15,000	3.3
Excessive amount of blood or other fluid	2	1	\$275,000	6.5
Inappropriate temperature in local application	2	2	\$77,500	4.5
Compartment syndrome	2			4.0
Wrong dosage administered	1	1	\$125,000	3.0
Wrong medication administered	1	1	\$19,500	4.0
Other negative side-effect of medications	1			9.0
Incorrect dilution of fluid	1	1	\$54,000	4.0
Infection	1			9.0
Injury from improper operation of equipment	1			3.0
Unknown IV Incident	4	1	\$20,000	4.3
<b>Subtotal</b>	<b>207</b>	<b>117</b>	<b>\$172,137</b>	<b>4.2</b>
Pregnancy & Childbirth				
Intrauterine hypoxia	122	74	\$1,531,490	7.6
Shoulder dystocia	90	49	\$591,274	5.8
Complications of placental disorders	52	26	\$1,371,066	7.9
Spontaneous abortion / stillbirth	49	25	\$199,034	8.0
Infections	40	16	\$1,269,875	6.2
Cut, tear, perforation	29	10	\$755,223	4.3
Ectopic pregnancy	28	10	\$140,900	4.1
Retained surgical or other material	28	18	\$145,837	3.6
Pre-term labor	24	9	\$418,836	7.0
Other birth injuries to central nervous system	20	14	\$810,201	7.1
Birth injury to peripheral nervous system	20	12	\$446,667	6.0

<b>Allegations by Category of Error 2004-2016</b>				
<b>Allegation</b>	<b>Claimants</b>	<b>Claimants With Payment</b>	<b>Average Payment</b>	<b>Average Injury Severity (1-9)</b>
Eclampsia	19	9	\$1,840,164	7.3
Complications from disproportion	17	10	\$817,973	5.7
Injury to fetus or mother due to procedure unrelated to pregnancy	14	3	\$110,000	6.9
Cardiovascular complications of pregnancy	12	6	\$1,285,003	7.9
Fetal abnormality or damage	10	4	\$668,750	6.9
Intracranial laceration or hemorrhage due to birth injury	10	6	\$682,917	6.5
Other obstructed labor	9	6	\$168,333	6.4
Prolonged labor	8	5	\$1,213,800	6.6
Complications w/ abortion	7	3	\$43,333	5.4
Fetus / newborn affected by maternal condition unrelated to pregnancy	7	3	\$1,115,000	7.4
Inadequate anesthetization	5	2	\$26,450	2.4
Development of gangrene or other necrotizing condition	5	2	\$1,062,500	5.8
Other injury incidental to medical procedure	5	2	\$475,000	7.0
Complications of gestational diabetes	4	2	\$237,500	8.8
Complications of multiple gestation	4	1	\$300,000	8.5
Other obstetric trauma	4	2	\$275,000	7.0
Postpartum hemorrhage	4	2	\$475,000	7.0
Umbilical cord complications	3	1	\$175,000	7.0
Retained placenta and membranes	3			3.3
Other birth injuries	3	3	\$471,667	7.0
Development of fistula	3			4.3
Failure to stabilize prior to transfer / discharge	3	1	\$100,000	9.0
Postoperative bleeding	3	1	\$25,000	6.7
Other maternal complications related to pregnancy	2	2	\$210,000	9.0
Other fetal problems	2			9.0
Rh Isoimmunization	2	2	\$136,329	5.0
Failed induction of labor	2	2	\$2,741,363	7.5
Deficient fetal growth rate	2	1	\$400,000	7.0
Pulmonary hemorrhage originating in the perinatal period	2	2	\$387,500	8.5
Seizure disorder of infant	2	1	\$100,000	7.0
Reaction to medication	2	1	\$50,000	9.0
Other improper closure of surgical site	2	1	\$7,500	3.0

Allegations by Category of Error 2004-2016				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity (1-9)
Unnecessary surgery or procedure	2	1	\$150,000	9.0
Failed resuscitation	2	1	\$200,000	9.0
Retained body part	2			4.5
Breach of patient confidentiality	1	1	\$10,000	1.0
Not applicable, no clear allegation of medical injury	1	1	\$7,500	1.0
Complications w hypertension	1			6.0
Complications from prolonged pregnancy	1	1	\$85,000	5.0
Respiratory distress of newborn	1	1	\$300,000	9.0
Hemolytic disease of fetus or newborn	1			9.0
Kernicterus	1	1	\$3,000,000	8.0
Metabolic / endocrine disorders of fetus or newborn	1	1	\$250,000	7.0
Mix-up of newborn at discharge	1			1.0
Wrong dosage administered	1			2.0
Inappropriate temperature in local application	1	1	\$10,000	3.0
Improper placement of therapeutic device	1			2.0
Failure to identify or treat compartment syndrome	1			3.0
Sutures, staples, etc improperly placed	1	1	\$85,000	3.0
Other respiratory distress	1			4.0
Development of septic condition during care	1	1	\$450,000	9.0
Other problem with surgical site	1			5.0
Failure to timely / properly intubate	1	1	\$300,000	7.0
Physician delay or failure to respond to call	1	1	\$1,725,000	7.0
Injury from patient positioning	1			1.0
Injury from equipment malfunction	1			3.0
Other injury unrelated to medical treatment	1	1	\$16,500	3.0
Unknown	114	50	\$485,727	6.8
<b>Subtotal</b>	<b>824</b>	<b>413</b>	<b>\$801,239</b>	<b>6.5</b>
Complications of Non-Surgical Treatment				
Cardiovascular / Respiratory Complications				
Myocardial infarction	40	20	\$366,667	8.2
Embolism/ thrombosis	27	12	\$687,139	5.7
Stroke	27	8	\$669,375	7.0
Hematoma / aneurysm	13	6	\$147,208	7.7
Hypoxia	11	7	\$303,714	8.6
Ischemia / vascular deficiency	9	3	\$391,667	6.7

Allegations by Category of Error 2004-2016				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity (1-9)
<b>Subtotal</b>	<b>127</b>	<b>56</b>	<b>\$448,540</b>	<b>7.3</b>
<b>Allegations Related to Medical &amp; Biological Agents (Excluding Medication)</b>				
Overdose of radiation during therapy	80	66	\$337,985	5.8
Allergic reaction to medical materials, excluding medications	23	9	\$68,799	4.1
Dosage failure in electroshock therapy	5	3	\$543,167	4.8
Wrong fluid used in transfusion	5	5	\$287,000	4.8
Wrong dosage of medical agent	4	2	\$683,354	5.0
Failure of sterile precautions	4	2	\$25,500	2.8
Incorrect dilution of fluid	3	2	\$47,500	4.0
Excessive amount of blood or other fluid	2	1	\$230,000	6.5
Inadvertent exposure to radiation	2	2	\$42,500	6.5
Contaminated substance taken or injected	2			3.5
<b>Subtotal</b>	<b>130</b>	<b>92</b>	<b>\$302,374</b>	<b>5.2</b>
<b>Problems With Equipment and Devices</b>				
Injury from improper operation of equipment	28	17	\$76,107	5.1
Improper placement of therapeutic device	25	14	\$143,148	4.3
Injury from equipment malfunction	17	10	\$222,556	5.3
Feeding tube improperly placed or malfunction	13	5	\$1,875,000	7.5
Improper placement of prosthetic device	5	1	\$20,000	3.4
Incorrect therapeutic device, or wrong size	4	1	\$43,500	3.0
Incorrect prosthetic device, or wrong size	3	2	\$6,000	2.7
Defective implant	1			5.0
<b>Subtotal</b>	<b>94</b>	<b>49</b>	<b>\$301,049</b>	<b>5.0</b>
<b>Physical Injuries Resulting from Procedure</b>				
Injury during physical therapy	196	90	\$105,997	3.7
Cut, puncture, tear during injection	119	51	\$238,358	4.4
Cut, puncture, tear during endoscopic exam	100	34	\$247,228	5.2
Cut, puncture, tear during other medical procedure	68	43	\$58,177	3.6
Cut, puncture, tear during other catheterization	55	22	\$104,552	4.6
Choking, other respiratory distress	42	20	\$416,266	7.7
Other injury incidental to medical procedure	37	18	\$51,662	3.6
Inappropriate temperature in local application (burns, etc)	24	19	\$31,914	3.6
Injury from patient positioning	12	1	\$150,000	3.7
Injection into wrong body part	8	4	\$227,500	5.8
Extravasation from injection	5	4	\$63,802	3.2

Allegations by Category of Error 2004-2016				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity (1-9)
Injury during intubation	4	3	\$94,333	4.3
<b>Subtotal</b>	<b>670</b>	<b>309</b>	<b>\$150,043</b>	<b>4.4</b>
<b>Infections and Related</b>				
Pressure ulcers during care	289	166	\$173,366	7.5
Other infection contracted during care	174	65	\$232,645	4.9
Development of septic condition during care	26	13	\$467,102	7.7
Development of gangrene or other necrotizing condition	22	10	\$311,065	5.7
Staph infection contracted during care	15	2	\$30,000	3.8
<b>Subtotal</b>	<b>526</b>	<b>256</b>	<b>\$207,592</b>	<b>6.5</b>
<b>Retention of Foreign Object</b>				
Foreign body retained - other procedure	14	8	\$74,670	3.1
Foreign body retained - injection	3			3.0
Foreign body retained - endoscopic exam	1	1	\$35,000	3.0
Foreign body retained - catheterization	1			3.0
<b>Subtotal</b>	<b>19</b>	<b>9</b>	<b>\$70,262</b>	<b>3.1</b>
<b>Delays and Other Omissions</b>				
Nonadministration of necessary care	167	72	\$284,964	6.4
Failure to stabilize prior to discharge	32	17	\$365,416	7.5
Failure to timely / properly intubate	24	18	\$541,000	8.3
Delay in Emergency Department	21	8	\$717,665	5.8
Other Delay	15	5	\$408,363	6.3
Failure in follow-up care	13	4	\$356,250	6.0
Failure to monitor	13	8	\$391,813	7.9
Failure to make timely or appropriate referral	11	5	\$312,000	5.7
Delay in transport	9	4	\$402,069	7.3
Delay in scheduling surgery / procedure	7	4	\$372,402	8.0
Nonadministration of necessary drug or other substance	5	1	\$250,000	7.4
Physician delay or failure to respond to call	3	2	\$154,250	9.0
Failure to communicate with patient	4	1	\$50,000	7.3
<b>Subtotal</b>	<b>323</b>	<b>149</b>	<b>\$362,930</b>	<b>6.7</b>
<b>Misc. Complications of Non-Surgical Treatment</b>				
Treatment lacked salutary effect	114	37	\$187,351	5.7
Misset fracture or non-union	52	23	\$105,346	4.1
Other failure to effectively treat	29	13	\$161,236	6.6
Failure to ensure proper nutrition or hydration	20	9	\$649,963	7.9

Allegations by Category of Error 2004-2016				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity (1-9)
Unnecessary procedure	16	5	\$42,300	3.4
Failed resuscitation	12	7	\$437,000	8.8
No clear allegation of medical injury	9	5	\$57,650	1.6
Did not consent to procedure	9	3	\$6,667	2.1
Failure to identify or treat compartment syndrome	7	5	\$228,420	4.9
Sutures, staples, etc improperly placed	6	1	\$5,000	3.2
Procedure performed on wrong body part	5	3	\$678,333	3.6
Wrong patient	5	4	\$85,000	4.2
Pathology specimen or lab test results lost	4	2	\$3,000	1.7
Inappropriate handling of transplantable material	4	1	\$20,000	1.0
Aborted procedure	4	1	\$12,500	3.0
Performance of inappropriate operation or procedure	3	2	\$67,000	4.3
Failure to warn of risks of procedure	2			2.5
Other problem with treatment site	2			2.5
Failed sterilization	2			1.5
Improper phone of other remote instructions	2	2	\$150,000	6.0
Deficient monitoring of patient status	2	2	\$253,449	5.0
Premature extubation	2	1	\$175,000	6.5
Development of fistula	1	1	\$123,000	6.0
Excess blood loss during treatment	1	1	\$10,000,000	6.0
Postoperative bleeding	1	1	\$225,000	6.0
<b>Subtotal</b>	<b>314</b>	<b>129</b>	<b>\$278,325</b>	<b>5.1</b>
Unknown	205	67	\$298,986	5.4
Patient Safety / Breach of Ethical or Regulatory Standard				
Fall while under care or on premises	841	509	\$130,270	4.8
Civil rights allegations originating among incarcerated population	368	28	\$340,513	3.3
Injury during transporting or repositioning	137	86	\$90,620	4.1
Other injury unrelated to medical treatment	104	77	\$115,851	5.1
Breach of patient confidentiality	95	49	\$57,534	1.1
Other legal or ethical misconduct	79	23	\$114,276	1.3
All acts of self-harm	68	35	\$280,758	8.4
Sexual misconduct	52	22	\$87,557	1.3
Harmed by 3rd party	49	27	\$96,217	4.5
Failure to warn of health hazard	28	2	\$8,750	4.8

Allegations by Category of Error 2004-2016				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity (1-9)
Assault & battery of patient	27	14	\$74,786	2.6
False imprisonment	23	5	\$14,385	1.3
Refusal to treat / indifference	17	1	\$760,000	3.8
Breach of specific regulation	16	4	\$370,612	1.4
Insurance coverage or monetary dispute	13	2	\$224,116	1.3
Choking	12	4	\$570,000	7.8
Elopement from facility	12	11	\$308,923	6.8
Patient abandonment	6	1	\$153,255	2.8
Not applicable, no allegation of medical injury	6	2	\$11,500	1.0
Abuse / neglect	6	2	\$181,250	6.3
Patient harmed third party	5	2	\$1,260,000	4.4
Injury while restraining patient	5	3	\$103,352	4.2
Religious issues	3	2	\$31,250	2.3
Failure to ensure proper nutrition or hydration	3	1	\$2,500	7.3
Wrongful life / birth	2			1.0
Other respiratory distress	2	1	\$183,332	9.0
EMTALA violation	2	1	\$2,000	2.0
Did not consent to procedure	1	1	\$9,000	1.0
Unknown	5	2	\$312,500	4.4
Unknown Category of Error				
Hypoxia	1			6.0
Stroke	1			5.0
Inappropriate temperature in local application	1			3.0
Injury from aspiration	1			3.0
Other infection contracted during care	1	1	\$425,000	5.0
Development of septic condition during care	1			9.0
Failed resuscitation	1			9.0
Unknown	409	113	\$183,595	4.8

Medical Outcomes 2004-2016				
Medical Outcome	Occurrences	Occurrences With Payment	Average Payment	Average Injury Severity (1-9)
Emotion injury, pain				
Emotional distress	547	178	\$50,468	1.1
Physical pain, little loss of function	213	76	\$25,345	2.6
Injury primarily psychological	16	7	\$103,450	2.1
<b>Subtotal</b>	<b>776</b>	<b>261</b>	<b>\$44,574</b>	<b>1.6</b>
Tissue / Musculoskeletal Injuries and Amputations				
Skin - burns, lacerations, etc	521	285	\$52,371	3.3
Soft tissue injury	43	20	\$81,837	3.3
Fracture caused by error	525	295	\$83,777	3.5
Skeletal problem caused by error	282	105	\$82,481	3.4
Fracture complicated by error	187	58	\$89,220	4.4
Skeletal problem complicated by error	253	57	\$151,954	4.1
Partial loss of function of limb	61	32	\$338,859	5.2
Full loss of function of limb	24	15	\$407,700	5.9
Amputation of fingers/toes	64	29	\$142,435	5.2
Amputation of hands/feet	33	13	\$538,209	5.7
Amputation of one limb	155	84	\$522,056	6.1
Amputation of two or more limbs	12	7	\$559,769	7.1
Amputation / removal of other body part	185	82	\$449,454	7.3
Disfigurement / cosmetic	48	21	\$149,377	4.0
Other morphology problem	390	146	\$161,176	4.4
<b>Subtotal</b>	<b>2,783</b>	<b>1,249</b>	<b>\$162,654</b>	<b>4.2</b>
Neurological injury / nervous system impairment				
Cut, perforation, or tear of nerve	42	22	\$266,625	5.3
Other damage to nerve	603	252	\$272,559	4.7
ERBS palsy	24	12	\$404,375	6.0
Cauda equine syndrome	16	10	\$588,252	5.9
Brachial plexus disorders	67	41	\$443,197	5.7
Cerebral palsy	58	43	\$1,917,043	7.7
Monoplegia - lower limb	3	1	\$30,000	6.0
Hemiplegia	21	10	\$840,000	6.8
Paraplegia	111	69	\$1,370,599	7.0
Quadriplegia	44	31	\$1,995,223	8.0
Other nervous system impairment	6	2	\$175,000	5.0
Other cognitive or neurological deficit	540	277	\$1,133,198	6.3



Medical Outcomes 2004-2016				
Medical Outcome	Occurrences	Occurrences With Payment	Average Payment	Average Injury Severity (1-9)
<b>Subtotal</b>	<b>1,535</b>	<b>770</b>	<b>\$863,621</b>	<b>5.8</b>
<b>Cardiovascular Injuries</b>				
Damage to veins or arteries	21	8	\$138,773	4.3
Internal bleeding	149	50	\$326,402	4.1
Embolism/thrombosis	57	19	\$70,838	4.1
Ruptured aneurism	4	1	\$1,375	5.3
Stroke	121	61	\$719,683	6.1
Myocardial infarction	59	19	\$290,990	4.8
Other ischemic or anoxic event	2	1	\$5,000	4.5
<b>Subtotal</b>	<b>413</b>	<b>159</b>	<b>\$429,007</b>	<b>4.8</b>
<b>Contraction or progression of various conditions</b>				
Contraction - staph infection	53	13	\$64,277	3.6
Progression- staph infection	12	4	\$62,750	4.0
Contraction - meningitis	12	2	\$840,000	4.9
Progression - meningitis	11	7	\$1,025,429	6.1
Contraction - encephalitis	1			4.0
Progression - encephalitis	2	1	\$1,025,000	6.5
Contraction - peritonitis	16	9	\$275,611	4.7
Contraction - hepatitis	5	1	\$50,000	4.4
Progression - hepatitis	11			2.0
Progression - cancer	364	172	\$402,553	6.2
Contraction - sepsis	50	25	\$524,688	10.5
Progression - sepsis	4	3	\$366,498	5.0
Contraction - gangrene / necrotizing condition	31	18	\$316,954	4.8
Progression - gangrene / necrotizing condition	1			4.0
Contraction - other infection	479	166	\$185,818	3.9
Progression - other infection	68	18	\$106,857	3.4
Progression - non-infectious condition	78	19	\$111,372	3.2
<b>Subtotal</b>	<b>1,198</b>	<b>458</b>	<b>\$300,320</b>	<b>4.8</b>
<b>Damage to internal organs</b>				
Cut, perforation, tear to internal organ	467	192	\$278,168	4.4
Leakage from internal organ	48	26	\$169,781	4.0
Temp - partial loss of organ / organ function	90	28	\$112,294	3.5
Temp - full loss of organ / organ function	20	9	\$157,167	4.0
Perm - partial loss of organ / organ function	279	86	\$604,735	5.3

Medical Outcomes 2004-2016				
Medical Outcome	Occurrences	Occurrences With Payment	Average Payment	Average Injury Severity (1-9)
Perm - full loss of organ / organ function	27	17	\$725,993	7.6
<b>Subtotal</b>	<b>931</b>	<b>358</b>	<b>\$353,996</b>	<b>4.7</b>
<b>Impairment of vision or hearing</b>				
Partial loss of vision	168	73	\$248,150	5.3
Full loss of vision	45	24	\$1,063,153	6.7
Partial loss of hearing	38	16	\$214,594	5.0
Full loss of hearing	2	2	\$1,037,500	6.0
<b>Subtotal</b>	<b>253</b>	<b>115</b>	<b>\$427,297</b>	<b>5.5</b>
<b>Nutritional issues</b>				
Malnutrition / dehydration	4	3	\$31,467	2.8
<b>Subtotal</b>	<b>4</b>	<b>3</b>	<b>\$31,467</b>	<b>2.8</b>
<b>Miscellaneous</b>				
Partial loss of mobility	8	2	\$187,500	5.1
Respiratory distress	77	34	\$156,537	3.8
Accidental / unnecessary sterilization	14	3	\$236,250	5.5
Coma	10	5	\$930,000	5.7
Legal or ethical issue	7	3	\$13,833	2.1
Unnecessary surgery - no complications	76	27	\$172,825	4.0
Unnecessary surgery - complications	12	2	\$87,500	4.1
Additional surgery necessary	827	378	\$142,575	4.3
Wrong site surgery	1	1	\$1,000,000	5.0
Unknown	1,888	696	\$133,519	3.3
<b>Subtotal</b>	<b>2,936</b>	<b>1,158</b>	<b>\$142,043</b>	<b>3.7</b>
Death	3,249	1,832	\$304,153	9.0

Injury / Outcome by Allegation Category, 2004-2016				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
<b>Surgery Related</b>				
Emotional distress	29	8	\$56,375	1.2
Physical pain, little loss of function	22	6	\$40,143	3.0
Skin - burns, lacerations, etc	163	88	\$51,844	3.4
Soft tissue injury	12	6	\$95,382	3.7
Fracture from error	20	7	\$95,227	3.7
Skeletal problem from error	31	12	\$155,897	4.4
Fracture complicated by error	27	10	\$79,375	4.1
Skeletal problem complicated by error	105	26	\$196,925	4.1
Partial loss of function of limb	38	20	\$390,049	5.4
Full loss of function of limb	16	11	\$511,409	5.8
Amputation of fingers/toes	14	5	\$233,649	5.2
Amputation of hands/feet	4	3	\$278,333	6.0
Amputation of one limb	54	27	\$538,161	6.0
Amputation of two or more limbs	2	2	\$585,000	7.0
Amputation of other body part	76	37	\$419,377	5.5
Disfigurement / cosmetic	43	19	\$152,601	4.0
Other morphology problem	260	101	\$176,586	4.5
Cut, perforation, or tear of nerve	30	17	\$282,824	5.4
Other damage to nerve	338	140	\$336,656	5.0
Cauda equine syndrome	9	5	\$623,494	5.8
Brachial plexus disorders	5	3	\$170,000	4.8
Monoplegia - lower limb	3	1	\$30,000	6.0
Hemiplegia	8	4	\$1,006,250	6.9
Paraplegia	47	31	\$1,357,141	7.0
Quadriplegia	12	9	\$2,216,322	8.0
Other cognitive or neurological deficit	96	41	\$1,189,404	6.2
Damage to veins or arteries	13	5	\$175,637	4.7
Internal bleeding	52	14	\$325,272	4.2
Embolism/thrombosis	16	6	\$161,250	4.7
Ruptured aneurism	2	1	\$1,375	4.5
Stroke	25	9	\$521,612	6.1
Myocardial infarction	10	3	\$325,000	5.0
Contraction - staph infection	31	9	\$47,733	3.6

Injury / Outcome by Allegation Category, 2004-2016				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
Contraction - meningitis	6	1	\$1,600,000	5.2
Contraction - encephalitis	1			4.0
Contraction - peritonitis	12	6	\$234,250	4.3
Contraction - hepatitis	2	1	\$50,000	5.0
Progression - cancer	31	24	\$212,880	5.2
Contraction - sepsis	25	10	\$608,187	4.4
Contraction - gangrene / necrotizing condition	13	6	\$330,417	5.1
Contraction - other infection	253	75	\$241,984	3.9
Progression - non-infectious condition	4			5.0
Cut, perforation, tear to internal organ	289	130	\$324,575	4.5
Leakage from internal organ	19	8	\$257,500	3.8
Temp - partial loss of organ	29	6	\$142,871	3.7
Temp - full loss of organ	6	1	\$17,500	4.3
Perm - partial loss of organ	98	39	\$447,063	5.4
Perm - full loss of organ	11	7	\$818,143	14.8
Partial loss of mobility	4	1	\$200,000	4.8
Partial - loss of vision	95	40	\$240,521	5.2
Full - loss of vision	16	7	\$752,598	6.8
Partial - loss of hearing	10	6	\$172,917	5.1
Full - loss of hearing	1	1	\$225,000	6.0
Respiratory distress	9	3	\$31,500	4.0
Accidental / unnecessary sterilization	10	2	\$132,500	5.6
Coma	1	1	\$225,000	4.0
Unnecessary surgery - no complications	61	19	\$91,858	4.0
Unnecessary surgery - complications	9	2	\$87,500	3.9
Additional surgery necessary	666	309	\$150,481	4.5
Wrong site surgery	1	1	\$1,000,000	5.0
Unknown injury	318	108	\$194,766	3.8
Death	623	359	\$357,937	9.0
<b>Subtotal</b>	<b>4,237</b>	<b>1,860</b>	<b>\$313,498</b>	<b>5.2</b>
<b>Anesthesia Related Allegations</b>				
Emotional distress	8	4	\$19,382	1.0
Physical pain, little loss of function	13	4	\$56,201	2.1
Skin - burns, lacerations, etc	3	1	\$3,048	3.0
Fracture from error	21	7	\$1,481	2.9

<b>Injury / Outcome by Allegation Category, 2004-2016</b>				
<b>Outcome</b>	<b>Claimants</b>	<b>Claimants With Payment</b>	<b>Average Payment</b>	<b>Avg. Injury Severity (1-9)</b>
Skeletal problem from error	50	10	\$16,948	2.4
Fracture complicated by error	12	5	\$97,059	2.7
Skeletal problem complicated by error	2			2.0
Amputation of two or more limbs	1	1	\$690,000	7.0
Amputation of other body part	1			3.0
Cut, perforation, or tear of nerve	1	1	\$502,740	6.0
Other damage to nerve	10	1	\$600,000	5.0
Other cognitive or neurological deficit	29	17	\$1,154,580	6.6
Stroke	1			7.0
Myocardial infarction	1			3.0
Contraction - other infection	2			3.5
Cut, perforation, tear to internal organ	15	4	\$102,950	3.9
Temp - partial loss of organ	1	1	\$1,750	4.0
Perm - partial loss of organ	4	1	\$200,000	5.8
Partial - loss of vision	1	1	\$100,000	5.0
Full - loss of vision	1	1	\$1,667,000	6.0
Respiratory distress	9	3	\$20,000	3.4
Injury primarily psychological	1	1	\$110,000	4.0
Additional surgery necessary	4	3	\$70,310	3.5
Unknown	10	3	\$18,333	3.2
Death	47	33	\$390,376	9.0
<b>Subtotal</b>	<b>248</b>	<b>102</b>	<b>\$373,432</b>	<b>4.6</b>
<b>Medication Related Allegation</b>				
Emotional distress	62	22	\$11,895	1.4
Physical pain, little loss of function	60	33	\$26,844	2.5
Skin - burns, lacerations, etc	20	10	\$72,363	3.4
Soft tissue injury	1			3.0
Fracture from error	6	3	\$105,833	3.5
Skeletal problem from error	13	4	\$119,564	3.9
Fracture complicated by error	3	2	\$868,750	5.0
Skeletal problem complicated by error	3	2	\$162,500	4.0
Amputation of fingers/toes	2			5.0
Amputation of hands/feet	2	1	\$55,000	6.0
Amputation of one limb	2	2	\$405,000	6.5
Amputation of other body part	3	3	\$983,333	6.3

Injury / Outcome by Allegation Category, 2004-2016				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
Disfigurement / cosmetic	1			4.0
Other morphology problem	3			3.7
Other damage to nerve	7	1	\$197,500	4.7
Cauda equine syndrome	1	1	\$85,000	7.0
Hemiplegia	1	1	\$1,250,000	7.0
Paraplegia	5	2	\$692,233	7.0
Quadriplegia	1	1	\$875,000	8.0
Other cognitive or neurological deficit	54	28	\$531,906	5.2
Other nervous system impairment	2	1	\$100,000	5.0
Damage to veins or arteries	2	1	\$27,000	4.5
Internal bleeding	18	9	\$244,461	3.9
Embolism/thrombosis	2	1	\$50,000	4.5
Stroke	16	5	\$290,000	6.1
Myocardial infarction	12	4	\$92,202	4.7
Other ischemic or anoxic event	1	1	\$5,000	4.0
Progression - cancer	2			6.5
Contraction - sepsis	1	1	\$85,000	5.0
Contraction - gangrene / necrotizing condition	3	2	\$389,587	5.3
Progression - other infection	3	3	\$48,450	3.7
Progression - non-infectious condition	1	1	\$5,000	2.0
Cut, perforation, tear to internal organ	16	2	\$220,000	4.8
Temp - partial loss of organ	18	9	\$112,440	3.4
Temp - full loss of organ	7	4	\$144,875	3.9
Perm - partial loss of organ	77	9	\$182,778	5.0
Perm - full loss of organ	5	2	\$1,246,473	6.4
Partial loss of mobility	2	1	\$175,000	5.5
Partial - loss of vision	15	5	\$194,630	5.1
Full - loss of vision	3	1	\$1,804,000	6.7
Partial - loss of hearing	7	4	\$478,625	5.1
Respiratory distress	30	15	\$129,244	3.6
Coma	2	2	\$21,250	3.0
Injury primarily psychological	3	1	\$280,000	3.7
Additional surgery necessary	1			4.0
Unknown	460	220	\$87,204	3.2
Death	253	128	\$268,323	9.0
<b>Subtotal</b>	<b>1,212</b>	<b>548</b>	<b>\$181,154</b>	<b>4.7</b>

Injury / Outcome by Allegation Category, 2004-2016				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
<b>Diagnosis Related Allegations</b>				
Emotional distress	28	9	\$14,095	1.1
Physical pain, little loss of function	19	2	\$55,000	3.1
Skin - burns, lacerations, etc	6	1	\$34,000	4.0
Soft tissue injury	1	1	\$30,000	3.0
Fracture from error	4	1	\$32,500	3.3
Skeletal problem from error	40	10	\$222,400	3.8
Fracture complicated by error	80	23	\$47,295	3.5
Skeletal problem complicated by error	45	10	\$150,174	6.2
Partial loss of function of limb	14	8	\$258,125	5.1
Full loss of function of limb	2			5.5
Amputation of fingers/toes	6	4	\$76,875	5.0
Amputation of hands/feet	9	3	\$176,667	5.6
Amputation of one limb	41	27	\$610,678	6.1
Amputation of two or more limbs	2	2	\$350,000	7.0
Amputation of other body part	70	32	\$518,205	9.9
Disfigurement / cosmetic	2	1	\$200,000	4.0
Other morphology problem	59	17	\$122,865	4.2
Cut, perforation, or tear of nerve	1			5.0
Other damage to nerve	37	17	\$241,029	4.8
Cauda equine syndrome	4	3	\$835,015	6.5
Cerebral palsy	1			7.0
Hemiplegia	6	3	\$141,667	6.8
Paraplegia	37	20	\$1,563,921	6.9
Quadriplegia	10	7	\$2,462,143	8.0
Other cognitive or neurological deficit	117	54	\$800,335	6.2
Other nervous system impairment	1			6.0
Damage to veins or arteries	1			3.0
Internal bleeding	23	6	\$288,333	4.4
Embolism/thrombosis	12	1	\$750	4.0
Ruptured aneurism	1			7.0
Stroke	50	27	\$911,592	6.3
Myocardial infarction	23	11	\$377,727	5.0
Contraction - staph infection	1			4.0
Progression- staph infection	8	3	\$75,333	4.1

Injury / Outcome by Allegation Category, 2004-2016				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
Progression - meningitis	11	7	\$1,025,429	6.1
Progression - encephalitis	2	1	\$1,025,000	6.5
Contraction - peritonitis	3	3	\$358,333	5.3
Progression - cancer	315	143	\$444,183	6.3
Contraction - sepsis	9	6	\$337,500	3.8
Progression - sepsis	4	3	\$366,498	5.0
Contraction - gangrene / necrotizing condition	1			3.0
Progression - gangrene / necrotizing condition	1			4.0
Contraction - other infection	12	2	\$590,000	3.8
Progression - other infection	34	9	\$146,194	3.9
Progression - non-infectious condition	40	14	\$122,999	3.5
Cut, perforation, tear to internal organ	34	17	\$143,355	4.1
Leakage from internal organ	26	16	\$128,832	4.0
Temp - partial loss of organ	18	3	\$218,333	3.5
Temp - full loss of organ	4	3	\$199,167	3.8
Perm - partial loss of organ	54	22	\$514,816	5.3
Perm - full loss of organ	8	7	\$517,418	6.1
Partial - loss of vision	28	14	\$291,864	5.8
Full - loss of vision	16	11	\$689,366	6.8
Partial - loss of hearing	8	2	\$97,500	5.0
Full - loss of hearing	1	1	\$1,850,000	6.0
Respiratory distress	7	3	\$151,111	4.6
Accidental / unnecessary sterilization	1	1	\$443,750	6.0
Coma	1			6.0
Injury primarily psychological	1			1.0
Legal or ethical issue	1	1	\$35,000	1.0
Unnecessary surgery - no complications	12	6	\$178,495	4.0
Unnecessary surgery - complications	3			4.7
Additional surgery necessary	38	13	\$105,962	3.9
Unknown	106	30	\$260,776	3.7
Death	842	482	\$364,315	9.0
<b>Subtotal</b>	<b>2,402</b>	<b>1,123</b>	<b>\$422,928</b>	<b>6.6</b>
<b>Non-Surgical Treatment Allegations</b>				
Emotional distress	65	15	\$23,823	1.1
Physical pain, little loss of function	42	16	\$12,513	2.5



Injury / Outcome by Allegation Category, 2004-2016				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
Skin - burns, lacerations, etc	208	111	\$51,909	3.3
Soft tissue injury	14	4	\$138,000	3.4
Fracture from error	57	23	\$23,185	3.4
Skeletal problem from error	60	20	\$92,056	3.7
Fracture complicated by error	37	6	\$20,009	8.1
Skeletal problem complicated by error	56	13	\$72,690	3.4
Partial loss of function of limb	7	2	\$96,250	4.3
Full loss of function of limb	4	3	\$130,000	6.3
Amputation of fingers/toes	33	16	\$141,483	5.2
Amputation of hands/feet	14	3	\$80,571	5.6
Amputation of one limb	50	23	\$365,391	6.1
Amputation of two or more limbs	6	1	\$750,000	7.2
Amputation of other body part	24	7	\$177,500	6.5
Disfigurement / cosmetic	2	1	\$37,500	3.5
Other morphology problem	58	25	\$127,870	4.3
Cut, perforation, or tear of nerve	8	3	\$168,333	4.8
Other damage to nerve	115	48	\$195,524	4.3
Cauda equine syndrome	1			5.0
Brachial plexus disorders	2	1	\$10,000	3.0
Hemiplegia	5	1	\$200,000	6.6
Paraplegia	14	11	\$1,112,460	7.0
Quadriplegia	2	2	\$1,150,000	8.0
other cognitive or neurological deficit	55	39	\$1,429,611	5.9
Damage to veins or arteries	3	1	\$165,000	3.7
Internal bleeding	25	5	\$12,350	3.8
Embolism/thrombosis	15	7	\$17,511	3.9
Ruptured aneurism	1			5.0
Stroke	26	18	\$714,899	5.9
Myocardial infarction	10	1	\$30,000	4.2
Other ischemic or anoxic event	1			5.0
Contraction - staph infection	14	1	\$235,000	3.5
Progression- staph infection	2	1	\$25,000	2.5
Contraction - meningitis	3	1	\$80,000	4.7
Contraction - peritonitis	1			7.0
Contraction - hepatitis	3			4.0
Progression - hepatitis	11			2.0

Injury / Outcome by Allegation Category, 2004-2016				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
Progression - cancer	15	6	\$142,495	5.2
Contraction - sepsis	14	8	\$615,666	26.4
Contraction - gangrene / necrotizing condition	7	5	\$205,000	4.6
Contraction - other infection	187	79	\$139,343	3.9
Progression - other infection	24	6	\$77,054	2.9
Progression - non-infectious condition	20	4	\$97,273	2.7
Cut, perforation, tear to internal organ	88	29	\$166,335	4.1
Leakage from internal organ	2	1	\$275,000	5.0
Temp - partial loss of organ	19	7	\$71,898	3.4
Temp - full loss of organ	2			3.5
Perm - partial loss of organ	26	12	\$1,708,398	5.5
Perm - full loss of organ	2	1	\$500,000	5.0
Malnutrition / dehydration	4	3	\$31,467	2.8
Partial loss of mobility	2			5.5
Partial - loss of vision	20	8	\$315,925	5.6
Full - loss of vision	8	4	\$2,298,363	6.4
Partial - loss of hearing	11	5	\$96,300	4.7
Respiratory distress	15	7	\$329,036	3.7
Coma	4	1	\$1,862,500	6.8
Injury primarily psychological	1			1.0
Legal or ethical issue	1			3.0
Unnecessary surgery - no complications	3	2	\$925,000	4.3
Additional surgery necessary	64	24	\$93,528	3.7
Unknown	368	123	\$102,622	3.2
Death	718	397	\$248,830	9.0
<b>Subtotal</b>	<b>2,679</b>	<b>1,161</b>	<b>\$256,819</b>	5.4
IV & Blood Products				
Emotional distress	1	1	\$15,000	1.0
Physical pain, little loss of function	3	2	\$8,250	3.3
Skin - burns, lacerations, etc	25	13	\$81,629	3.6
Soft tissue injury	2	2	\$46,971	4.0
Fracture from error	1			4.0
Skeletal problem from error	7	4	\$24,500	3.4
Partial loss of function of limb	1	1	\$135,000	6.0
Full loss of function of limb	2	1	\$100,000	6.0

Injury / Outcome by Allegation Category, 2004-2016				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
Amputation of fingers/toes	1	1	\$300,000	5.0
Amputation of hands/feet	3	2	\$2,575,000	6.0
Amputation of one limb	1	1	\$1,100,000	6.0
Amputation of other body part	1	1	\$100,000	6.0
Other morphology problem	1	1	\$31,000	5.0
Cut, perforation, or tear of nerve	2	1	\$50,000	5.5
Other damage to nerve	72	36	\$143,965	4.2
Paraplegia	1			7.0
Quadriplegia	1	1	\$2,000,000	8.0
other cognitive or neurological deficit	1	1	\$1,000,000	8.0
Damage to veins or arteries	2	1	\$40,000	3.0
Internal bleeding	1			3.0
Embolism/thrombosis	10	4	\$51,275	3.6
Contraction - staph infection	5	2	\$18,000	3.4
Contraction - gangrene / necrotizing condition	4	4	\$17,125	4.3
Contraction - other infection	9	7	\$38,400	3.7
Temp - partial loss of organ	1			3.0
Perm - partial loss of organ	1			6.0
Respiratory distress	1	1	\$140,000	3.0
Additional surgery necessary	10	7	\$51,643	3.8
Unknown	25	17	\$106,165	3.6
Death	12	6	\$147,000	9.0
<b>Subtotal</b>	<b>207</b>	<b>118</b>	<b>\$171,526</b>	<b>4.3</b>
<b>Pregnancy &amp; Childbirth</b>				
Emotional distress	12	4	\$45,000	1.0
Physical pain, little loss of function	14	3	\$17,833	2.8
Skin - burns, lacerations, etc	15	8	\$51,756	3.2
Fracture from error	2			3.0
Skeletal problem from error	1			1.0
Fracture complicated by error	1			3.0
Amputation of fingers/toes	1	1	\$55,000	5.0
Amputation of other body part	7	1	\$10,000	4.9
Other morphology problem	5	3	\$153,333	5.8
Other damage to nerve	19	5	\$236,000	5.0
ERBS palsy	24	12	\$404,375	6.0

Injury / Outcome by Allegation Category, 2004-2016				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
Cauda equine syndrome	1	1	\$175,000	5.0
Brachial plexus disorders	59	37	\$477,056	5.9
Cerebral palsy	57	43	\$1,917,043	7.7
Hemiplegia	1	1	\$2,500,000	7.0
Paraplegia	7	6	\$1,608,333	7.1
Quadriplegia	18	11	\$1,772,273	8.0
Other cognitive or neurological deficit	175	90	\$1,384,067	6.8
Other nervous system impairment	3	1	\$250,000	4.7
Internal bleeding	3			3.0
Embolism/thrombosis	1			3.0
Contraction - staph infection	2	1	\$135,000	3.5
Progression- staph infection	2			5.0
Contraction - meningitis	3			4.7
Contraction - gangrene / necrotizing condition	3	1	\$1,850,000	4.7
Contraction - other infection	13	2	\$23,550	3.5
Cut, perforation, tear to internal organ	22	10	\$310,100	4.5
Leakage from internal organ	1	1	\$18,000	5.0
Temp - partial loss of organ	2	1	\$85,000	3.5
Temp - full loss of organ	1	1	\$220,000	4.0
Perm - partial loss of organ	6	2	\$75,000	5.8
Perm - full loss of organ	2			6.0
Partial - loss of vision	4	1	\$155,000	5.5
Full - loss of vision	1			6.0
Respiratory distress	1			4.0
Accidental / unnecessary sterilization	3			5.0
Death for cause NOC	9	5	\$96,000	4.1
Injury primarily psychological	1	1	\$20,400	4.0
Additional surgery necessary	38	17	\$159,130	3.8
Unknown	51	16	\$343,440	4.8
Death	230	126	\$364,697	9.0
<b>Subtotal</b>	<b>821</b>	<b>412</b>	<b>\$787,229</b>	<b>6.6</b>
Patient Safety / Ethics or Legal Transgression				
Emotional distress	341	114	\$64,595	1.1
Physical pain, little loss of function	39	10	\$19,452	2.2
Skin - burns, lacerations, etc	79	52	\$45,207	3.0

Injury / Outcome by Allegation Category, 2004-2016				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
Soft tissue injury	13	7	\$55,500	2.8
Fracture from error	411	253	\$91,320	3.5
Skeletal problem from error	79	45	\$43,976	3.1
Fracture complicated by error	27	12	\$79,198	3.0
Skeletal problem complicated by error	42	6	\$128,275	3.0
Partial loss of function of limb	1	1	\$650,000	6.0
Amputation of fingers/toes	7	2	\$18,078	5.3
Amputation of hands/feet	1	1	\$185,000	6.0
Amputation of one limb	6	3	\$798,333	6.0
Amputation of two or more limbs	1	1	\$608,384	7.0
Amputation of other body part	2			7.0
Other morphology problem	5			3.6
Other damage to nerve	2	1	\$10,000	4.5
Brachial plexus disorders	1			4.0
Paraplegia	1			7.0
other cognitive or neurological deficit	9	6	\$961,667	6.1
Internal bleeding	26	16	\$485,898	4.5
Embolism/thrombosis	1			3.0
Stroke	2	2	\$137,500	6.0
Myocardial infarction	3			5.0
Progression - cancer	1			8.0
Contraction - sepsis	1			5.0
Contraction - other infection	3	1	\$10,000	2.0
Progression - other infection	7			2.3
Progression - non-infectious condition	13			2.5
Cut, perforation, tear to internal organ	3			3.0
Temp - partial loss of organ	2	1	\$30,000	3.5
Perm - partial loss of organ	11			5.0
Partial - loss of vision	4	3	\$184,167	4.5
Partial - loss of hearing	1			5.0
Respiratory distress	4	2	\$166,250	5.0
Coma	2	1	\$2,520,000	7.0
Injury primarily psychological	9	4	\$78,438	1.4
Legal or ethical issue	5	2	\$3,250	2.2
Additional surgery necessary	6	5	\$99,000	3.5
Unknown	257	99	\$77,444	3.0

Injury / Outcome by Allegation Category, 2004-2016				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
Death	386	254	\$202,587	9.0
<b>Subtotal</b>	<b>1,814</b>	<b>904</b>	<b>\$130,740</b>	<b>4.1</b>
Unknown Cause				
Emotional distress	1	1	\$150,000	1.0
Physical pain, little loss of function	1			3.0
Skin - burns, lacerations, etc	3	1	\$15,000	3.7
Fracture from error	3	1	\$50,000	3.0
Skeletal problem from error	1			4.0
Amputation of one limb	1	1	\$125,000	6.0
Amputation of other body part	1	1	\$453,238	5.0
Other damage to nerve	3	3	\$300,000	5.0
other cognitive or neurological deficit	4	1	\$300,000	5.3
Internal bleeding	1			4.0
Stroke	1			
Contraction - other infection	1	1	\$425,000	5.0
Perm - partial loss of organ	2	1	\$750,000	4.5
Partial - loss of vision	1	1	\$100,000	6.0
Partial - loss of hearing	2			6.0
Respiratory distress	1			3.0
Progression - cancer	1			5.0
Unknown	283	73	\$198,882	2.9
Death	129	42	\$198,230	9.0
<b>Subtotal</b>	<b>440</b>	<b>127</b>	<b>\$205,608</b>	<b>4.8</b>

## **Section IX**

### **Premium and Loss Data by Company**

This section contains the written premium, earned premium, paid losses, incurred losses, market share and loss ratio of all licensed medical malpractice writers in Missouri (i.e. excluding excess and surplus lines carriers). The data were derived from the Missouri Supplement to the Annual Statement. Data are presented for five market segments:

- Physicians & Surgeons
- Hospitals
- Dentists
- Nurses
- All Other

The reports are presented in descending order of market share by company. The data presented in this exhibit is independent from the claim data used in the preceding tables.

All Medical Malpractice 2016 Financial Data for Missouri									
NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	Missouri Hospital Plan	22.0%	\$25,043,791	\$24,543,456	-\$1,056,420	\$17,429,362	\$22,920,590	93.4%
0031	11843	Medical Protective Company	11.8%	\$13,431,876	\$13,739,363	-\$907,919	\$1,978,033	\$5,510,909	40.1%
0861	10686	Medical Liability Alliance	8.9%	\$10,110,066	\$10,019,585	\$1,851,085	\$4,973,000	\$5,733,700	57.2%
1282	33200	Norcal Mutual Insurance Company	8.7%	\$9,878,658	\$10,066,949	\$2,613,553	\$450,000	\$5,247,105	52.1%
4782	11582	Missouri Professionals Mutual-	8.6%	\$9,812,729	\$10,249,210	\$3,121,956	\$3,986,901	\$1,823,782	17.8%
2698	33391	Proassurance Indemnity Company	8.0%	\$9,033,012	\$8,968,084	\$416,117	\$3,250,161	\$1,631,439	18.2%
0831	34495	Doctors Company An Interins	7.5%	\$8,559,908	\$8,173,073	\$2,580,599	\$1,001,500	\$4,521,474	55.3%
0000	11964	Missouri Doctors Mutual Insurance	3.4%	\$3,819,021	\$3,820,690	\$1,127,519	\$1,106,000	\$467,607	12.2%
0218	20427	American Casualty Company Of	2.2%	\$2,510,695	\$2,524,210	\$94,455	\$462,624	\$140,453	5.6%
4790	16942	Mmic Insurance Inc	2.2%	\$2,500,302	\$2,525,829	\$427,374	\$95,000	-\$128,593	-5.1%
0000	13073	Keystone Mutual Insurance	1.9%	\$2,144,866	\$2,065,006	\$207,460	\$0	\$113,239	5.5%
0000	35904	Health Care Indemnity Inc	1.7%	\$1,875,881	\$1,875,881	-\$476,271	\$0	-\$313,637	-16.7%
0626	22667	Ace American Insurance Company	1.6%	\$1,849,486	\$1,370,635	\$363,328	\$17,000	\$167,508	12.2%
2638	15865	Ncmic Insurance Company	1.5%	\$1,714,759	\$1,712,671	\$622,062	\$918,500	-\$102,044	-6.0%
0000	44083	Preferred Physicians Medical Risk	1.7%	\$1,683,299	\$1,671,123	\$666,933	\$1,000,000	\$1,960,306	117.3%
0775	13714	Pharmacists Mutual Insurance	1.3%	\$1,518,977	\$1,109,245	\$142,616	\$38,566	\$372,105	33.6%
0111	19917	Liberty Insurance Underwriters Inc	0.8%	\$894,703	\$879,911	\$225,641	\$0	\$193,717	22.0%
0000	13194	Physicians Insurance Mutual	0.8%	\$878,066	\$892,808	\$257,508	\$800,000	\$749,940	84.0%
0000	19348	Capson Physicians Insurance	0.8%	\$852,955	\$922,448	\$318,301	\$1,405,000	\$1,314,645	142.5%
2638	11127	Professional Solutions Insurance	0.6%	\$660,327	\$703,049	\$9,159	\$0	\$146,060	20.8%
0501	35157	Fair American Insurance And	0.6%	\$629,728	\$667,428	\$25,278	\$0	\$65,963	9.9%
4837	34703	Kansas Medical Mutual Insurance	0.5%	\$524,969	\$524,969	-\$145,565	\$70,000	\$108,322	20.6%
0218	20443	Continental Casualty Company	0.5%	\$521,215	\$520,225	\$131,187	\$159,000	\$237,584	45.7%
2698	14460	Podiatry Insurance Company Of	0.4%	\$469,860	\$510,680	\$8,649	\$42,742	-\$75,907	-14.9%
1154	36234	Preferred Professional Insurance	0.4%	\$439,241	\$302,786	\$26,911	\$0	\$62,163	20.5%
0012	19445	National Union Fire Insurance	0.3%	\$324,942	\$352,748	\$755,608	\$120,000	\$3,942,508	1117.7%



**All Medical Malpractice  
2016 Financial Data for Missouri**

<b>NAIC Group Code</b>	<b>NAIC Co Code</b>	<b>Company Name</b>	<b>Market Share</b>	<b>Direct Premium Written</b>	<b>Direct Premium Earned</b>	<b>Loss Adjustment Expense</b>	<b>Direct Paid Losses</b>	<b>Direct Incurred Losses</b>	<b>Loss Ratio</b>
0244	10677	Cincinnati Insurance Company The	0.2%	\$265,233	\$269,119	\$23,236	-\$97,097	-\$243,195	-90.4%
3239	22730	Allied World Insurance Company	0.2%	\$254,767	\$109,705	\$14,273	\$0	\$27,707	25.3%
0000	12361	Galen Insurance Company	0.2%	\$195,039	\$684,600	\$960,791	\$890,000	\$2,175,123	317.7%
4851	18767	Church Mutual Insurance Company	0.2%	\$179,564	\$144,390	\$39,955	\$0	\$165,051	114.3%
4782	13816	Mpm Insurance Company Of	0.1%	\$132,788	\$312,176	\$297,417	-\$24,780	-\$39,069	-12.5%
0000	13793	Medmal Direct Insurance Company	0.1%	\$116,806	\$37,935	\$0	\$0	\$0	0.0%
0508	10801	Fortress Insurance Company	0.1%	\$109,588	\$103,675	\$33,925	\$0	\$6,863	6.6%
0361	19720	American Alternative Insurance	0.1%	\$93,666	\$99,872	\$1,744	\$0	\$2,444	2.5%
3239	16624	Allied World Specialty Insurance	0.1%	\$92,746	\$241,924	-\$8,878	\$0	\$428	0.2%
0000	12843	Doctors Direct Insurance Inc	0.1%	\$88,082	\$63,376	\$22,752	\$0	\$27,646	43.6%
2698	10222	Paco Assurance Company Inc	0.1%	\$87,897	\$83,402	\$72,454	\$14,271	\$199,328	239.0%
0098	25224	Great Divide Insurance Company	0.1%	\$85,990	\$87,065	\$57,571	\$0	-\$41,896	-48.1%
0012	19380	American Home Assurance	0.1%	\$65,473	\$66,640	\$27,129	\$193	\$25,092	37.7%
0176	25143	State Farm Fire And Casualty	0.1%	\$47,501	\$52,697	\$2,460	\$0	\$2,464	4.7%
0244	23280	Cincinnati Indemnity Company Inc	0.0%	\$30,547	\$29,780	\$2,608	\$0	-\$5,668	-19.0%
0501	10472	Capitol Indemnity Corporation	0.0%	\$25,604	\$12,101	\$807	\$0	\$7,264	60.0%
2358	32921	Ismie Mutual Insurance Company	0.0%	\$17,984	\$27,424	-\$26,171	\$0	-\$67,791	-247.2%
0140	22209	Freedom Specialty Insurance	0.0%	\$13,519	\$13,503	-\$272	\$0	-\$343	-2.5%
0244	28665	Cincinnati Casualty Company The	0.0%	\$8,294	\$7,795	\$1,012	\$0	\$78	1.0%
0012	23809	Granite State Insurance Company	0.0%	\$8,104	\$6,553	-\$620	\$0	-\$6,950	-106.1%
0158	25054	Hudson Insurance Company	0.0%	\$6,917	\$5,477	\$0	\$0	\$3,848	70.3%
0000	37540	Beazley Insurance Company Inc	0.0%	\$5,739	\$6,262	\$1,621	\$0	\$11,581	184.9%
0084	26344	Great American Assurance	0.0%	\$5,732	\$3,136	-\$676	\$0	\$3,523	112.3%
0031	22276	Berkshire Hathaway Specialty	0.0%	\$5,067	\$1,009	\$43	\$0	\$815	80.8%
0111	24732	General Insurance Company Of	0.0%	\$4,744	\$4,370	\$103	\$0	\$1,816	41.6%
1120	10120	Everest National Insurance	0.0%	\$3,406	\$26,640	\$4,575	\$0	\$13,021	48.9%

All Medical Malpractice 2016 Financial Data for Missouri									
NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
1282	12754	Medicus Insurance Company	0.0%	\$742	\$29,317	\$336,874	\$6,475,000	\$4,758,174	16,230.1%
0084	16691	Great American Insurance	0.0%	\$230	\$182	-\$33	\$0	\$82	45.1%
<b>Total</b>			<b>100%</b>	<b>\$113,635,101</b>	<b>\$113,242,187</b>	<b>\$15,271,824</b>	<b>\$46,560,976</b>	<b>\$63,838,374</b>	<b>56.4%</b>

**Physicians and Surgeons Coverage  
Financial Data from 2016**

NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0031	11843	Medical Protective Company	13.9%	\$9,879,948	\$10,251,591	-\$1,152,946	\$1,821,533	\$4,626,409	45.1%
1282	33200	Norcal Mutual Insurance Company	13.9%	\$9,878,658	\$10,066,949	\$2,613,553	\$450,000	\$5,247,105	52.1%
4782	11582	Missouri Professionals Mutual-Physicians Prof	13.8%	\$9,812,729	\$10,249,210	\$3,121,956	\$3,986,901	\$1,823,782	17.8%
0861	10686	Medical Liability Alliance	13.5%	\$9,643,122	\$9,540,400	\$1,851,085	\$4,173,000	\$4,638,463	48.6%
0831	34495	Doctors Company An Interins Exchange	12.0%	\$8,559,908	\$8,173,073	\$2,580,599	\$1,001,500	\$4,521,474	55.3%
2698	33391	Proassurance Indemnity Company Inc	11.6%	\$8,253,283	\$8,228,239	\$401,407	\$3,235,560	\$1,496,849	18.2%
0000	11964	Missouri Doctors Mutual Insurance Company	5.4%	\$3,819,021	\$3,820,690	\$1,127,519	\$1,106,000	\$467,607	12.2%
4790	16942	Mmic Insurance Inc	3.5%	\$2,480,191	\$2,505,714	\$425,447	\$95,000	-\$128,600	-5.1%
0000	13073	Keystone Mutual Insurance Company	3.0%	\$2,144,866	\$2,065,006	\$207,460	\$0	\$113,239	5.5%
0000	44083	Preferred Physicians Medical Risk Retention	2.4%	\$1,683,299	\$1,671,123	\$666,933	\$1,000,000	\$1,960,306	117.3%
0111	19917	Liberty Insurance Underwriters Inc	1.3%	\$894,703	\$879,911	\$225,641	\$0	\$193,717	22.0%
0000	13194	Physicians Insurance Mutual	1.2%	\$878,066	\$892,808	\$257,508	\$800,000	\$749,940	84.0%
0000	19348	Capson Physicians Insurance Company	1.2%	\$852,955	\$922,448	\$318,301	\$1,405,000	\$1,314,645	142.5%
0501	35157	Fair American Insurance And Reinsurance	0.9%	\$629,728	\$667,428	\$25,278	\$0	\$65,963	9.9%
4837	34703	Kansas Medical Mutual Insurance Company	0.7%	\$485,922	\$485,922	-\$145,565	\$70,000	\$108,322	22.3%
1154	36234	Preferred Professional Insurance Company	0.6%	\$439,241	\$302,786	\$26,911	\$0	\$62,163	20.5%
3239	22730	Allied World Insurance Company	0.4%	\$254,767	\$109,705	\$14,273	\$0	\$27,707	25.3%
0000	12361	Galen Insurance Company	0.3%	\$195,039	\$684,600	\$960,791	\$890,000	\$2,175,123	317.7%
4782	13816	Mpm Insurance Company Of Kansas	0.2%	\$132,788	\$312,176	\$297,417	-\$24,780	-\$39,069	-12.5%
0000	13793	Medmal Direct Insurance Company	0.2%	\$116,648	\$37,922	\$0	\$0	\$0	0.0%
3239	16624	Allied World Specialty Insurance Company	0.1%	\$92,746	\$241,924	-\$8,878	\$0	\$428	0.2%
0000	12843	Doctors Direct Insurance Inc	0.1%	\$88,082	\$63,376	\$22,752	\$0	\$27,646	43.6%
0218	20443	Continental Casualty Company	0.0%	\$21,915	\$19,656	\$0	\$0	\$6,778	34.5%
2358	32921	Ismie Mutual Insurance Company	0.0%	\$17,984	\$27,424	-\$26,171	\$0	-\$67,791	-247.2%
0140	22209	Freedom Specialty Insurance Company	0.0%	\$13,519	\$13,503	-\$272	\$0	-\$343	-2.5%

**Physicians and Surgeons Coverage  
Financial Data from 2016**

<b>NAIC Group Code</b>	<b>NAIC Co Code</b>	<b>Company Name</b>	<b>Market Share</b>	<b>Direct Premium Written</b>	<b>Direct Premium Earned</b>	<b>Loss Adjustment Expense</b>	<b>Direct Paid Losses</b>	<b>Direct Incurred Losses</b>	<b>Loss Ratio</b>
0000	37540	Beazley Insurance Company Inc	0.0%	\$5,739	\$6,262	\$1,621	\$0	\$11,581	184.9%
0626	22667	Ace American Insurance Company	0.0%	\$3,611	\$6,143	\$1,307	\$0	\$602	9.8%
0111	24732	General Insurance Company Of America	0.0%	\$2,219	\$2,221	\$52	\$0	\$923	41.6%
0244	10677	Cincinnati Insurance Company The	0.0%	\$1,823	\$1,747	-\$64	\$0	\$99	5.7%
1282	12754	Medicus Insurance Company	0.0%	\$742	\$29,317	\$336,874	\$6,475,000	\$4,758,174	16,230%
<b>Total</b>			<b>100%</b>	<b>\$71,283,262</b>	<b>\$72,279,274</b>	<b>\$14,150,789</b>	<b>\$26,484,714</b>	<b>\$34,163,242</b>	<b>47.3%</b>

Hospitals Financial Data from 2016									
NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	Missouri Hospital Plan	88.4%	\$25,043,791	\$24,543,456	-\$1,056,420	\$17,429,362	\$22,920,590	93.4%
0000	35904	Health Care Indemnity Inc	6.6%	\$1,875,881	\$1,875,881	-\$476,271	\$0	-\$313,637	-16.7%
0626	22667	Ace American Insurance Company	4.3%	\$1,204,877	\$618,987	\$477,292	\$0	\$220,050	35.6%
0361	19720	American Alternative Insurance	0.3%	\$93,666	\$99,872	\$1,744	\$0	\$2,444	2.4%
2698	33391	Proassurance Indemnity Company	0.2%	\$55,526	\$51,199	\$2,560	\$0	\$9,314	18.2%
0012	19445	National Union Fire Insurance	0.1%	\$33,495	\$40,357	\$77,828	\$0	\$445,569	1104.1%
4790	16942	Mmic Insurance Inc	0.1%	\$20,111	\$20,115	\$1,927	\$0	\$7	0.0%
<b>Total</b>			<b>100%</b>	<b>\$28,327,347</b>	<b>\$27,249,867</b>	<b>-\$971,340</b>	<b>\$17,429,362</b>	<b>\$23,284,337</b>	<b>85.4%</b>

**Dentists**  
**Financial Data from 2016**

<b>NAIC Group Code</b>	<b>NAIC Co Code</b>	<b>Company Name</b>	<b>Market Share</b>	<b>Direct Premium Written</b>	<b>Direct Premium Earned</b>	<b>Loss Adjustment Expense</b>	<b>Direct Paid Losses</b>	<b>Direct Incurred Losses</b>	<b>Loss Ratio</b>
0031	11843	Medical Protective Company	67.9%	\$2,775,652	\$2,800,567	\$98,581	\$147,500	\$565,500	20.2%
2698	33391	Proassurance Indemnity Company Inc	10.0%	\$408,773	\$416,665	\$6,710	\$14,601	\$76,319	18.3%
0218	20443	Continental Casualty Company	7.8%	\$320,362	\$292,186	\$4,994	\$1,500	\$12,547	4.3%
0012	19445	National Union Fire Insurance Company	7.1%	\$291,447	\$312,391	\$677,780	\$120,000	\$3,496,939	1119.4%
0508	10801	Fortress Insurance Company	2.7%	\$109,588	\$103,675	\$33,925	\$0	\$6,863	6.6%
0244	10677	Cincinnati Insurance Company The	2.0%	\$81,500	\$82,019	-\$1,162	\$68,500	-\$176,615	-215.3%
0012	19380	American Home Assurance Company	1.6%	\$65,473	\$66,640	\$27,129	\$193	\$25,092	37.7%
0244	23280	Cincinnati Indemnity Company Inc	0.3%	\$11,823	\$11,747	\$1,767	\$0	-\$733	-6.2%
0012	23809	Granite State Insurance Company	0.2%	\$8,104	\$6,553	-\$620	\$0	-\$6,950	-106.1%
0775	13714	Pharmacists Mutual Insurance Company	0.2%	\$7,607	\$8,046	\$0	\$0	\$0	0.0%
0244	28665	Cincinnati Casualty Company The	0.2%	\$7,421	\$6,922	\$868	\$0	-\$44	-0.6%
0176	25143	State Farm Fire And Casualty Company	0.0%	\$1,711	\$2,806	\$2,460	\$0	\$2,464	87.8%
<b>Total</b>			<b>100%</b>	<b>\$4,089,461</b>	<b>\$4,110,217</b>	<b>\$852,432</b>	<b>\$352,294</b>	<b>\$4,001,382</b>	<b>97.4%</b>

Nurses Financial Data from 2016									
NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0218	20427	American Casualty Company Of Reading	59.6%	\$1,226,959	\$1,312,860	\$103,627	\$170,000	\$34,990	2.7%
0031	11843	Medical Protective Company	21.5%	\$442,964	\$322,842	\$154,446	\$0	\$306,000	94.8%
2698	33391	Proassurance Indemnity Company Inc	15.3%	\$315,430	\$271,981	\$5,440	\$0	\$48,957	18.0%
0176	25143	State Farm Fire And Casualty Company	2.2%	\$45,790	\$49,891	\$0	\$0	\$0	0.0%
0244	10677	Cincinnati Insurance Company The	0.9%	\$17,848	\$26,129	\$1,110	\$0	-\$6,822	-26.1%
0158	25054	Hudson Insurance Company	0.3%	\$6,917	\$5,477	\$0	\$0	\$3,848	70.3%
0244	23280	Cincinnati Indemnity Company Inc	0.1%	\$2,845	\$2,839	\$73	\$0	-\$1,186	-41.8%
0000	13793	Medmal Direct Insurance Company	0.0%	\$158	\$13	\$0	\$0	\$0	0.0%
<b>Total</b>			<b>100%</b>	<b>\$2,058,911</b>	<b>\$1,992,032</b>	<b>\$264,696</b>	<b>\$170,000</b>	<b>\$385,787</b>	<b>19.4%</b>

All Other Providers Financial Data from 2016									
NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2638	15865	Ncmic Insurance Company	21.8%	\$1,714,759	\$1,712,671	\$622,062	\$918,500	-\$102,044	-6.0%
0775	13714	Pharmacists Mutual Insurance Company	19.2%	\$1,511,370	\$1,101,199	\$142,616	\$38,566	\$372,105	33.8%
0218	20427	American Casualty Company Of Reading	16.3%	\$1,283,736	\$1,211,350	-\$9,172	\$292,624	\$105,463	8.7%
2638	11127	Professional Solutions Insurance	8.4%	\$660,327	\$703,049	\$9,159	\$0	\$146,060	20.8%
0626	22667	Ace American Insurance Company	8.1%	\$640,998	\$745,505	-\$115,271	\$17,000	-\$53,144	-7.1%
2698	14460	Podiatry Insurance Company Of America	6.0%	\$469,860	\$510,680	\$8,649	\$42,742	-\$75,907	-14.9%
0861	10686	Medical Liability Alliance	5.9%	\$466,944	\$479,185	\$0	\$800,000	\$1,095,237	228.6%
0031	11843	Medical Protective Company	4.2%	\$333,312	\$364,363	-\$8,000	\$9,000	\$13,000	3.6%
4851	18767	Church Mutual Insurance Company	2.3%	\$179,564	\$144,390	\$39,955	\$0	\$165,051	114.3%
0218	20443	Continental Casualty Company	2.3%	\$178,938	\$208,383	\$126,193	\$157,500	\$218,259	104.7%
0244	10677	Cincinnati Insurance Company The	2.1%	\$164,062	\$159,224	\$23,352	-\$165,597	-\$59,857	-37.6%
2698	10222	Paco Assurance Company Inc	1.1%	\$87,897	\$83,402	\$72,454	\$14,271	\$199,328	239.0%
0098	25224	Great Divide Insurance Company	1.1%	\$85,990	\$87,065	\$57,571	\$0	-\$41,896	-48.1%
4837	34703	Kansas Medical Mutual Insurance	0.5%	\$39,047	\$39,047	\$0	\$0	\$0	0.0%
0501	10472	Capitol Indemnity Corporation	0.3%	\$25,604	\$12,101	\$807	\$0	\$7,264	60.0%
0244	23280	Cincinnati Indemnity Company Inc	0.2%	\$15,879	\$15,194	\$768	\$0	-\$3,749	-24.7%
0084	26344	Great American Assurance Company	0.1%	\$5,732	\$3,136	-\$676	\$0	\$3,523	112.3%
0031	22276	Berkshire Hathaway Specialty Insurance	0.1%	\$5,067	\$1,009	\$43	\$0	\$815	80.8%
1120	10120	Everest National Insurance Company	0.0%	\$3,406	\$26,640	\$4,575	\$0	\$13,021	48.9%
0111	24732	General Insurance Company Of America	0.0%	\$2,525	\$2,149	\$51	\$0	\$893	41.6%
0244	28665	Cincinnati Casualty Company The	0.0%	\$873	\$873	\$144	\$0	\$122	14.0%
0084	16691	Great American Insurance Company	0.0%	\$230	\$182	-\$33	\$0	\$82	45.1%
<b>Total</b>			<b>100%</b>	<b>\$7,876,120</b>	<b>\$7,610,797</b>	<b>\$975,247</b>	<b>\$2,124,606</b>	<b>\$2,003,626</b>	<b>26.3%</b>



## Insurance Consumer Hotline

Contact DIFP's Insurance Consumer Hotline  
if you have questions about your insurance policy or to  
file a complaint against an insurance company or agent:

[difp.mo.gov](http://difp.mo.gov)

800-726-7390



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